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ABSTRACT

According to the 1980 census, one in every nine Americans is over the age of 65. The segment of the population made up of individuals over the age of 65 continues to grow faster than that comprised of individuals under the age of 65. While older people continue to have about half the income of their younger counterparts, the elderly tend to have more health problems and health care costs. Among the other problems that affect the elderly more than the remainder of the population are housing, mobility, and transportation problems. Analysis of data pertaining to living arrangements indicates that while 83 percent of older men lived in a family setting, only 57 percent of older women did so. In addition, increasing numbers of older people now live in nonmetropolitan areas. While older adults comprised 15 percent of the voting age population, they cast 16 percent of all votes. Also revealed by the 1980 census was a sharp decrease in labor force participation rates with increasing age. If Census Bureau projections are accurate, there will be an increasing burden on the middle, more productive-aged population under reasonable economic and labor force assumptions.

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[COMMITTEE PRINT]

EVERY NINTH AMERICAN

(1982 EDITION)

**AN ANALYSIS
FOR THE CHAIRMAN
OF THE**

**SELECT COMMITTEE ON AGING
HOUSE OF REPRESENTATIVES**

**NINETY-SEVENTH CONGRESS
SECOND SESSION**

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FOREWORD

During my service as chairman of the House Select Committee on Aging, it has become abundantly clear to me that we must improve the ability of the Congress to anticipate potential problems resulting from economic, social, and political changes that will occur in the population over the next 50 years. If present trends continue unabated, by the year 2030 the population of over 65ers will more than double.

This so-called "graying of America" does have significant social implications and has already demanded our reconsideration of mandatory retirement and social security legislation. It is clear that careful examination of demographic variables are extremely important for policymakers today and in the future. In order to create policy and determine how best to serve and be served by our senior citizens, we must understand the present and future size, structure, and location of our elderly population. We must understand their present and future health care, income maintenance, housing and transportation needs. We have a constant need for demographic information to enable us and future Congresses to cope more effectively with the problems and promises arising from population change.

I am hopeful that this publication "Every Ninth American" will help shed some light on the questions we have concerning our aging population, and provide policymakers nationwide with more than education guesses about what our older population is like and how it is likely to change.

We would like to express our appreciation to Mr. Herman B. Brotman, former Assistant Commissioner on Aging, Department of Health, Education, and Welfare, for preparing this publication. I trust it will be a valuable tool for all of us as we try to improve the lives of older Americans.

CLAUDE PEPPER,
Chairman.

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EVERY NINTH AMERICAN ¹

1982 EDITION

When we declared our independence, every 50th American was a so-called older person (aged 65 or over—65+). They came to some 50,000 out of an estimated total population of 2.5 million or 2 percent.

By the beginning of this century, the numbers of older persons had increased much more rapidly than did the young and they represented every 25th American (3.1 million or 4 percent of the 76 million total).

The 1980 census counted over 25.5 million older persons. The approximately 26.6 million older Americans at the beginning of 1982 made up over 11 percent of the population or "Every Ninth American."

But in the more recent years something uniquely different with new potentials for study and concern has become evident. In the past, the numbers of persons in all age groups increased even while the proportion of older persons in the population grew somewhat faster than did the younger age groups. Recent trends, however, have been different.

Fertility rates since the end of the postwar baby boom have actually been below that necessary for zero population growth. A continuation of these trends over a lengthy period of time will bring us an aging society with an increasing median age and an eventually declining total population by the middle of the 21st century. This is further compounded by the newly increasing life expectancy in the later years as death rates from some of the major killers of older persons decline.

Even a very cursory consideration indicates the enormous implications for retirement and income policies, the role of technology, the shifting of product markets and advertising, social and recreational facilities, location and types of housing, health care facilities and personnel, entertainment, etc., and the distribution of rising costs.

This presentation examines what the older population is like, how it has changed and how it continues to change.

GROWTH IN NUMBERS ²

In the 80 years between 1900 and 1980 (the last census), the total population of the United States grew almost threefold while the

¹ Prepared by Herman B. Brotman (3108 Holmes Run Road, Falls Church, Virginia 22042), Consultant and former Assistant Commissioner, Administration on Aging.

² Computed from reports of the 1900, 1960, 1970, and 1980 census enumerations, and certain estimates for 1980 prepared by the Census Bureau and published in the Current Population Reports series.

older part grew more than eightfold. The 65+ population continues to grow faster than the under-65 portion: Between 1960 and 1970, older Americans increased in number by 21 percent as compared with 13 percent for the under-65 population; for 1970-1980, the increase was 27.9 percent for the 65+ group but only 9.7 percent for the under 65.

The most rapid growth (the largest percentage increases) in 1960-1970 occurred in Arizona (79.0 percent), Florida (78.2), Nevada (70.4), Hawaii (51.3), and New Mexico (37.7), all States with significant numbers of older in-migrants. The fastest growth rates (over 50 percent in 1970-1980 occurred in Nevada (112.9 percent), Arizona (90.7), Hawaii (72.7), Alaska (71.4), Florida (71.1), New Mexico (65.7), and South Carolina (51.1).

Florida still has the highest proportion of older people in its population (17.3 percent in 1980, 14.5 percent in 1970). Alaska remains the State with the smallest number and the smallest proportion of older persons (11,530 or 2.9 percent in 1980).

STATE HIGHLIGHTS

In 1980, the largest concentrations of older persons—13 percent or more of a State's total population—occurred in 8 States: Florida (17.3 percent), Arkansas (13.7), Rhode Island (13.4), Iowa (13.3), Missouri and South Dakota (13.2), Nebraska (13.1), and Kansas (13.0).

California and New York each had more than 2 million older people, while Florida, Pennsylvania, Texas, Illinois, and Ohio each had more than 1 million.

Almost a quarter of the Nation's older people live in just three States (California, New York, and Florida). Adding five more States (Pennsylvania, Ohio, Texas, Illinois, and Michigan) brings the eight State total to almost half the older population of the United States. It takes 12 more States (New Jersey, Massachusetts, Missouri, North Carolina, Indiana, Wisconsin, Tennessee, Georgia, Virginia, Minnesota, Alabama, and Washington) or a total of 20 States to account for just over three-quarters of the older population. It requires an additional 10 States or a total of 30 to include 90 percent. The remaining 10 percent of the 65+ population lives in the remaining 20 States and the District of Columbia. (See Appendix A, "State Trends in the Older Population, 1970-1980," for the actual figures and a detailed analysis.)

TURNOVER ³

The older population is not a homogeneous group not is it static. Every day, approximately 5,200 Americans celebrate their 65th birthday. Every day, approximately 3,600 persons aged 65+ die. The *net* increase is about 1,600 per day or almost 600,000 per year, but the 5,200 "newcomers" each day are quite different from and have experienced a quite different life history from those already 65+ and are worlds apart from those already centenarians who were born shortly after the Civil War.

³ Computed from Census Bureau estimates of the components of population change.

AGE ⁴

In 1980, most older Americans were under 75 (61.0 percent). Over half were under 73, and more than a third (34.4 percent) were under 70. Over 2.2 million Americans were 85+. As a result of the significantly longer life expectancy for females, the preponderance of women over men increases rapidly with age. (See "Sex Ratios" and "Projections" and "Marital Status".)

Preliminary data from the 1980 census enumeration show that about 32,000 persons reported themselves as age 100+ (centenarians). In June 1980, 15,258 persons were receiving cash social security benefits after having produced at some time a "proof of age" that indicated they were now centenarians.

PERSONAL INCOME ⁵

Older economic units continue to have about half the income of their younger counterparts. Retirement from the labor force usually brings a half to two-thirds cut in income and thrusts many older persons into a low-income category. Price inflation continues to present severe difficulties for older persons. Despite post facto indexing of social security and some other benefit systems, much of the income of the elderly comes from sources which are not indexed, such as most private pension plan payments, commercial annuities, certain investments, such as bonds, and so forth.

Families

In 1980, half of the 9.2 million families headed by an older person had incomes of less than \$12,881 (\$248 a week) as compared with \$22,548 (\$434 a week) for the 51.1 million families with under-65 heads. Both family medians represent an increase over 1979 that matches the increase in the Consumer Price Index and indicates no change in real purchasing power.

The skewing of the income distribution for older families toward the lower income levels is confirmed by the fact that the arithmetic average (mean) income of \$16,918 is \$4,037 or 31.3 percent greater than the median (\$12,881), reflecting the impact of the smaller number of high-income older families.

Thus, while the poverty rate for older families is high (see below), many have high incomes. More than 835,000 or 9.1 percent of older families had 1980 incomes of between \$20,000 and \$25,000; 1,304,000 or 14.2 percent had incomes between \$25,000 and \$50,000; and 307,000 or 3.3 percent had incomes in excess of \$50,000. In summary, almost 22 percent of the older families had incomes in 1980 that were higher than the median for the younger families.

⁴ Computed from the Census Bureau enumeration and Current Population Reports, from National Center for Health Statistics reports on mortality and life expectancy in the Monthly Vital Statistics Reports, and from estimates of centenarian beneficiaries supplied by the Social Security Administration.

⁵ Computed from data collected by the Census Bureau in the March 1981 monthly Current Population Survey on money income in 1980 and published in "advance" Current Population Reports. Detailed data (such as by type of family, by source of income, etc.) is not yet available.

Unrelated Individuals

The 1980 median income of the 8.0 million unrelated individuals aged 65+ who were living alone or with nonrelatives was \$5,095 (\$98 a week) as compared with \$10,526 (\$202 a week) for the 19.1 million aged 14 through 64. The small increase over 1979 was about half the increase in the Consumer Price Index and represented a loss of purchasing power.

The mean (arithmetic average) income for older individuals was \$7,176 or \$2,081 or 40.8 percent higher than the median. Over 1.2 million or 15.3 percent of the older unrelated individuals had 1980 incomes between \$10,000 and \$25,000 and 190,000 or 2.4 percent had \$25,000 or more.

Poverty

(This analysis is based solely on cash money income and does not consider services, third-party payments, or noncash benefits and their impact on the standard of living. See below for partial data on numbers of recipients of such benefits.)

In 1980, the total number of persons of all ages living in households in which the total income was below the official poverty threshold for that size and type of household rose again to 29.3 million (13.0 percent of the U.S. population), an increase of 3.2 million over the 25.2 million (11.6 percent) in 1979.

Some 3.9 million older persons (15.7 percent or over a sixth) were poor by the official definition (for example, \$4,954 for an older couple household or \$3,941 for an older individual living alone). The increase in the number of aged poor in 1980 (from 3.6 million or 15.1 percent in 1979) was the second since 1975.

Women and minority elderly are heavily overrepresented among the aged poor.

POVERTY RATES (PERCENT IN EACH CATEGORY LIVING IN POOR HOUSEHOLDS), 1980

Category	All ages	Under 65	65+			
			Total	White	Black	Spanish origin ¹
Persons:						
Total	13.0	12.7	15.7	13.6	38.1	30.8
Male	11.2		10.9	9.0	31.5	26.8
Female	14.7	14.1	19.0	16.8	42.6	34.4
Families:						
Total	10.3		9.1			
Female head, no husband present	32.7	35.5	15.2			

¹ May be of any race.

Nevertheless, this is still a significant improvement over the 4.7 million or a quarter of the elderly who lived in "poor" households in 1970, and results primarily from the increases in social security benefits. It must also be remembered that many of the aged poor became poor *after* reaching these age levels because of the half to two-thirds cut in income that comes with retirement from the labor force. Reductions in living costs after retirement are usually considerably less than the loss in income.

*Adequacy—The Retired Couple Budget **

In the early 1960's, the Bureau of Labor Statistics, with the help of a group of experts, developed a theoretic retired couple budget to provide a modest but adequate standard of living for a retired couple consisting of a 65+ husband and his wife, assumed to be self-supporting and living in an urban area, to be in reasonably good health and able to take care of themselves, and to own a reasonable inventory of furniture and equipment.

Before 1969, the annual cost of the budget was calculated by actually pricing out all of the items in the budget and applying the appropriate "weighting." Since 1969, the cost of the budget is determined by applying to the cost for each division or component in the previous year the change in the comparable component of the Consumer Price Index for the urban wage earners and clerical workers. This procedure produces an approximation of unknown accuracy since spending patterns in the two measures are different as are the weights.

In 1980, the "intermediate" retired couple budget cost \$9,434 (\$181 a week). Of the 7.9 million two-person husband-wife families with 65+ heads, about 2.5 million or 32 percent had less than this amount of income.

The cost of the "lower" budget, \$6,644 (\$128 a week), providing a reduced standard of living but well above the poverty level, could not be met by 1.3 million or 16 percent of these older couples.

The cost of the "higher" budget, \$13,923 (\$268 a week), providing some "luxury" items, gifts, contributions, and taxes, was beyond the income of 4.3 million or 54 percent of the 7.9 million older couples.

Noncash Benefits

A special question in the Census Bureau's March 1981 Current Population Survey of a sample of households solicited information on receipt of certain noncash benefits (food stamps and subsidized housing) and eligibility for third-party payments for health care (medicare and medicaid) during 1980. The table below analyzes the responses, based on an "economic unit" concept of household (one or more persons and headed by a person aged 65+) and related to that household's money income. A special analysis to determine the data for households receiving various specific combinations of one or more such noncash benefits in order to evaluate the impact on "poverty" has been requested.

* Data on budget costs from the Bureau of Labor Statistics. Number of couples within budget cost levels computed from unpublished Census Bureau tabulations of 1980 money income.

NONCASH BENEFITS AND THIRD-PARTY PAYMENTS IN HOUSEHOLDS OF ONE OR MORE PERSONS AND HEADED BY A 65+ PERSON, 1980

(Numbers in thousands)

Category	Total households with 65+ heads	Receiving food stamps	Covered by medicare	Covered by medicaid	Living in subsidized housing
Number of households.....	16,544	1,055	16,032	2,711	883
Median income.....	\$7,878	\$3,941	\$7,749	\$4,769	\$4,078
Percent of households below poverty line receiving these benefits.....	¹ 100	23.3	97.3	35.9	11.9
Percent of households above poverty line receiving these benefits.....	² 100	2.6	98.1	12.2	3.9

¹ Represents 3.0 million households.² Represents 13.4 million households.

INCOME MAINTENANCE

Old-Age, Survivors, and Disability Insurance ¹

In July 1981, cash social security payments were sent to 35.7 million persons of all ages for a total of almost \$12.0 billion.

Of this total for the month, almost 31.1 million retired workers and their dependents or survivors received \$10.2 billion from the old-age and survivors insurance trust fund, as follows:

	Number (thousands)	Amount (millions)
Retired workers.....	19,855	\$7,610
Wives and husbands.....	3,012	583
Children.....	3,152	778
Widowed mothers.....	547	149
Widows and widowers.....	4,456	1,536
Parents (sole survivor).....	14	4

And just under 82,000 special age-72 beneficiaries received \$9.5 million.

Also, in July 1981, 4.6 million under-65 disabled workers and their dependents received almost \$1.4 billion from the disability trust fund, as follows:

	Number (thousands)	Amount (millions)
Disabled workers.....	2,827	\$1,169
Wives and husbands.....	447	55
Children.....	1,306	160

Average monthly benefit, July 1981

Retired workers and their dependents:	
Retired workers ¹	\$383.30
Wives and husbands.....	193.41
Children.....	157.65
Survivors of deceased workers:	
Children.....	268.99
Widowed mothers.....	273.15
Widows and widowers.....	344.66
Parents (sole survivor).....	308.96
Disabled workers and their dependents:	
Disabled workers.....	413.60
Wives and husbands.....	122.15
Children.....	122.99
Special age-72 beneficiaries.....	116.12

¹ Almost 60 percent of all retired workers are receiving "reduced benefits" since they started drawing social security payments prior to reaching age 65. They represent a combination of voluntary "early retirements", including health reasons, and "discouraged workers" who have been unemployed and believe they cannot find new employment.

² Computed from data in selected issues of the monthly Social Security Bulletin and the Annual Statistical Supplements of the Social Security Administration.

Beneficiaries, by age, July 1981

	Number (millions)	Percent distribution
All ages.....	35.7	100.0
Under 62.....	8.0	22.4
62+:		
Total.....	27.7	77.6
Retired workers.....	19.8	55.5
Disabled workers.....	.6	1.7
Dependents and survivors.....	7.2	20.2
Special age-72.....	.1	.3
62-64:		
Total.....	3.7	10.4
Retired workers.....	2.1	5.9
Disabled workers.....	.6	1.7
Dependents and survivors.....	1.0	2.8
65+:		
Total.....	24.0	67.2
Retired workers.....	17.7	49.6
Dependents and survivors.....	6.2	17.4
Special age-72.....	.1	.3

During July 1981, medicare disbursements totaled \$3,691 million, of which \$2,568 million, or close to 70 percent, was paid out under hospital insurance and \$1,123 million under supplementary medical insurance. (See also "Personal Health Care Expenditures.")

STATUS OF SOCIAL SECURITY INSURANCE TRUST FUNDS, FISCAL YEAR 1981

(Preliminary; millions of dollars)

Item	Old-age and survivors	Disability	Hospital	Supplementary medical
Receipts and interest.....	\$121,572	\$12,993	\$31,493	\$12,451
Program payments.....	121,006	16,875	28,909	12,345
Administrative costs.....	1,298	405	305	895
Assets at end of fiscal year 1981.....	23,834	3,392	18,093	3,743

Supplemental Security Income

In 1974, the Federal supplemental security income (SSI) needs-tested program replaced the Federal-State assistance program. It sets up Federal payments to the aged, the blind, and the disabled, based on Federal eligibility and payment standards with automatic adjustments for increases in the Consumer Price Index.

States are encouraged to establish State supplement programs under their own laws and may then choose (1) to have the Federal Government pay the Federal payment and the State supplement in a single check to recipients in that State and bill the State for such supplementary payments, or (2) to make State payments separately to their own residents whether or not they receive Federal payments.

In July 1981, the Federal Government sent checks to 1,726,000 needy aged (65+) persons, totaling over \$175,000,000 of Federal payments. An estimated additional 24,000 65+ persons qualified

for SSI as "blind" and 409,000 as "disabled", both providing higher payment levels than for the "aged." Thus, while there were some 3,900,000 older persons living in households where the income was below the poverty level in 1980, SSI payments were made to a total of 2,159,000.

In the 27 States which have arranged for the Federal Government to administer the State supplement, the combined checks went to some 500,000 65+ persons and State supplements totaled about \$75,000,000. The combined payments averaged a low of \$78.11 in Maine to a high of \$205.65 in California.

In the 25 States in which the State makes supplementary payments directly to the recipient (a separate check in addition to the Federal payment), there were a total of 541,000 Federal recipients but only 135,150 State supplements totaling \$9,576,000 averaging \$70.86 per State recipient.

In the only State that pays no State supplement, Texas, Federal payments went to 141,000 "aged" recipients.

Seventeen States made State payments in July 1981 to 28,700 older persons who were not receiving Federal payments. These payments totaled \$2,639,000 or an average of \$92.00.

HEALTH

National Health Expenditures^a

(Note: Includes personal health care, prepayment and administrative costs, governmental public health activities, and the costs of research and construction of medical facilities.)

NATIONAL HEALTH EXPENDITURES, ALL AGES, 1965, 1976, AND 1980

	1980	1976	1965
Total:			
Amount (billions of dollars)	247.2	189.3	41.7
Per capita (dollars)	1,067.06	835.57	210.89
Percent of gross national product	9.4	8.8	6.0
Private sources:			
Amount (billions of dollars)	143.0	110.0	30.9
Per capita (dollars)	617.10	485.29	156.32
Percent of total	57.8	58.1	74.1
Public sources:			
Amount (billions of dollars)	104.2	79.4	10.8
Per capita (dollars)	449.96	350.27	54.57
Percent of total	42.2	41.9	25.9
Type of expenditure:			
Amount (billions of dollars):			
Total	247.2	189.3	41.7
Personal health care	217.9	166.7	35.8
Prepayment and administration	10.4	7.5	1.6
Government public health activities	7.3	5.3	.8
Research	5.4	4.4	1.5
Construction of medical facilities	6.1	5.3	2.0
Percent distribution:			
Total	100.0	100.0	100.0
Personal health care	88.2	88.1	85.9
Prepayment and administration	4.2	4.0	3.8
Government public health activities	2.9	2.8	1.9
Research	2.2	2.3	3.6
Construction of medical facilities	2.5	2.8	4.8

^a Compiled from data and estimates prepared by the Health Care Finance Administration.

Between the years 1965 (before medicare became effective) and 1980, the total health bill rose from \$41.7 billion (6.0 percent of the GNP) to \$247.2 billion (9.4 percent of the GNP). The sixfold increase in total costs in 15 years results from technological changes, very rapid increases in prices and labor costs, the impact of the growth and the "aging" of the older population, and increased utilization made possible by increased resources, especially through public programs. Nursing home, hospital, and physician costs, all exceptionally important to health care of the elderly, were among the most rapidly rising areas.

Personal Health Care Expenditures

(Note: Excludes prepayment and administrative costs, cost of research and construction of medical facilities, and governmental public health activities such as control of contagious diseases.)

Total personal health care expenditures rose from \$35.8 billion or \$180.73 per capita in 1965 to \$166.7 billion or \$735.57 per capita in 1978. The estimate for 1980 is \$217.9 billion or \$940.62 per capita but age distributions are not yet available.

ANALYSIS OF PERSONAL HEALTH CARE EXPENDITURES BY TYPE OF EXPENDITURE, SOURCE OF FUNDS, AND AGE GROUP, 1978

Type of expenditure	All ages	Under 65	65 +				
			Total	Private	Public		
					Total	Federal	State/local
Amount (millions of dollars):							
Total	167,911	118,545	49,366	18,192	31,175	26,780	4,395
Hospital care	76,025	54,856	21,169	2,645	18,524	17,165	1,359
Physicians' services	35,250	26,340	8,910	3,620	5,290	5,120	170
Dentists' services	13,300	11,917	1,383	1,338	45	28	17
Other professional services	4,275	3,185	1,090	631	459	421	38
Drugs and drug sundries	15,098	11,867	3,231	2,728	503	264	239
Eyeglasses and appliances	3,879	3,274	605	405	201	199	2
Nursing home care	15,751	3,127	12,624	6,790	5,834	3,336	2,498
Other health services	4,333	3,979	354	35	319	247	72
Per capita (dollars):							
Total	752.98	596.82	2,026.19	746.68	1,279.55	1,099.16	180.39
Hospital care	340.93	276.17	868.86	108.56	760.30	704.52	55.78
Physicians' services	158.08	132.61	365.70	148.58	217.12	210.15	6.98
Dentists' services	59.64	60.00	56.76	54.92	1.85	1.15	70
Other professional services	19.17	16.03	44.74	25.90	18.84	17.28	1.56
Drugs and drug sundries	67.70	59.74	132.61	111.97	20.64	10.84	9.81
Eyeglasses and appliances	17.40	16.48	24.83	16.62	8.25	8.17	.08
Nursing home care	70.64	15.74	518.14	278.69	239.45	136.92	102.53
Other health services	19.43	20.3	14.53	1.44	13.10	10.4	2.96
Percent distribution by type of expenditures:							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Hospital care	45.3	46.1	42.9	14.5	59.4	64.1	30.9
Physicians' services	21.0	22.2	18.0	19.9	17.0	19.1	3.9
Dentists' services	7.9	10.0	2.8	7.4	.1	.1	.4
Other professional services	2.5	2.7	2.2	3.5	1.5	1.6	.9
Drugs and drug sundries	9.0	10.0	6.5	15.0	1.6	1.0	5.4
Eyeglasses and appliances	2.3	2.8	1.2	2.2	.6	.7	.....
Nursing home care	9.4	2.6	25.6	37.3	18.7	12.5	56.8
Other health services	2.6	3.4	.7	.2	1.0	.9	1.6

ANALYSIS OF PERSONAL HEALTH CARE EXPENDITURES BY TYPE OF EXPENDITURE, SOURCE OF FUNDS, AND AGE GROUP, 1978—Continued

Type of expenditure	All ages	Under 65	65 +						
			Total	Private	Public				
					Total	Federal	State/ local		
Percent distribution by source of funds and age:									
Total	100.0	70.6	29.4	100.0	36.9	63.1	100.0	85.9	14.1
Hospital care	100.0	72.2	27.8	100.0	12.5	87.5	100.0	92.7	7.3
Physicians' services	100.0	74.7	25.3	100.0	40.6	59.4	100.0	96.8	3.2
Dentists' services	100.0	89.6	10.4	100.0	96.7	3.3	100.0	62.2	37.8
Other professional services	100.0	74.5	25.5	100.0	57.9	42.1	100.0	91.7	8.3
Drugs and drug sundries	100.0	78.6	21.4	100.0	84.4	15.6	100.0	52.5	47.5
Eyeglasses and appliances	100.0	84.4	15.6	100.0	66.8	33.2	100.0	99.0	1.0
Nursing home care	100.0	19.9	80.1	100.0	53.8	46.2	100.0	57.2	42.8
Other health services	100.0	91.8	8.2	100.0	9.9	90.1	100.0	77.4	22.6

In 1978, for the 65+ population, total health care costs came to \$49.4 billion; for the under-65, it came to \$118.5 billion. On a per capita basis, however, the \$2,026.19 for an older person was 3.4 times the \$596.82 for an under-65 individual. Of the \$49.4 billion for older persons, \$18.2 billion or 37 percent came from private funds and \$31.2 billion or 63 percent from public programs. Of the total public outlays, \$26.5 billion or 86 percent came from Federal programs and \$4.4 billion or 14 percent from State and local programs.

Hospital care was the largest item by far in health care costs of older persons. The \$21.2 billion (\$868.86 per capita) for hospital payments used 43 percent of the total expenditures in 1978. Some \$18.5 billion or almost 88 percent of these hospital payments came from public programs, of which 93 percent were Federal funds.

The next largest expenditure for older persons, nursing home care, came to \$12.6 billion or \$518.14 per capita (as compared with \$4.1 billion or \$204.87 per capita in 1970). The 1978 figure represents almost 26 percent of the total health bill for older persons, with 46 percent paid by public agencies (of which 57 percent was Federal money and 43 percent State and local).

The third largest expenditure, physicians' services, totaled \$8.9 billion or \$365.70 per capita. This was 18 percent of total expenditures for older persons; 60 percent was paid by public programs, of which 97 percent was Federal.

The other five categories of expenditures each accounted for less than 7 percent of the total. Noteworthy is the fact that in four (dentists' services, other professional services, drugs and drug sundries, and eyeglasses and appliances) of the five categories (fifth is other health services), private payments accounted for between 58 percent and 97 percent of the costs, reflecting to a very large extent the fact that these services and supplies are not usually provided by public programs.

Data for a comparison of levels and sources of payments that indicate the role of direct out-of-pocket, insurance, and philanthropic sources on a per capita basis for 1966 (the year medicare became effective) and a recent year are not yet available. The following compares 1966 and 1977:

Age and year	Total	Direct out of pocket	Third-party payments			
			Total	Government	Private health insurance	Philanthropy and industry
Amount:						
Under 65:						
1966.....	\$155	\$79	\$76	\$30	\$42	\$3
1977.....	514	164	350	150	187	13
65 +:						
1966.....	445	237	209	133	71	5
1977.....	1,745	462	1,283	1,169	101	12
Percent distribution:						
Under 65:						
1966.....	100.0	51.1	48.9	19.4	27.3	2.2
1977.....	100.0	31.9	68.1	29.1	36.4	2.6
65 +:						
1966.....	100.0	53.2	46.8	29.8	15.9	1.1
1977.....	100.0	26.5	73.5	67.0	5.8	.7

This comparison shows both a significant increase in utilization as well as a doubling of health care prices, with a pronounced shift toward third-party payment arrangements, especially through public programs. The nominal dollar increase in out-of-pocket payments by older persons loses significance if allowances is made for the rapid price increases for the same amount of care plus the actual increase in utilization as a result of payment resources.

EXPENDITURES BY PUBLIC PROGRAMS IN PERSONAL HEALTH CARE FOR PERSONS AGED 65 +, BY PROGRAM, 1978

[In millions of dollars]

Program	Total	Federal	State/local
Total	31,175	26,780	4,395
Medicare	21,775	21,775	0
Medicaid	6,611	3,684	2,927
Other medical public assistance	391	0	391
Veterans' Administration	1,053	1,053	0
Department of Defense	131	131	0
Workmen's Compensation	93	4	89
State and local hospitals (net)	942	0	942
All other	182	136	46

Older persons comprised slightly over 11 percent of the total population in 1978 but accounted for 29.4 percent of the personal health care costs. Some 63 percent of the total payments for persons 65+ came from public programs with 91 percent coming from Medicare (69.8) and Medicaid (21.2).

Health Status ⁹

In a recent household interview survey of a sample of the noninstitutionalized population, over two-thirds (68 percent) of the older persons reported their health good or excellent as compared with "others of their own age." A little more than 22 percent reported their health as fair and almost 9 percent as poor. Minority group members, residents of the south, residents of nonmetropolitan areas, and persons with low incomes were more likely to report themselves in poor health.

Counting the approximately 5 percent of older people who live in institutions as being in poor health, a total of about a seventh (14 percent) of older people consider themselves in poor health.

In 1979 (based on the new Ninth Revision of the International Classification of Diseases), the chronic conditions most frequently reported by the noninstitutionalized elderly were:

Condition:	Percent
Arthritis	44.3
Hypertension	38.5
Hearing impairment	28.2
Heart disease	27.4
Arteriosclerosis	12.0
Visual impairment	11.9
Diabetes	8.0

In the 1979 survey, almost half (45 percent) of the 65+ respondents said they had some limitation on their "usual" activity because of a chronic condition. About 17 percent were unable to perform their usual activity at all, 22 percent reported limitation in the amount of kind of usual activity, and about 6 percent were limited outside the usual activity.

A 1977 study showed that of the over 22 million older persons not in institutions, 2.1 percent were confined to bed, 2.6 percent needed help to get about in the house, 6.0 percent needed help to get about in the neighborhood, and 8.4 percent needed help outside the neighborhood. In terms of needing help in daily functions, 3.8 percent needed help with bathing, 2.6 percent needed help with dressing, 0.8 percent with eating, and 1.4 percent with toilet. (See the table below for an analysis of the differences by age groups within the 65+ population. This is especially significant in view of the current concern over long-term or continuing care and the rapid growth in the oldest part of the older population, since the need for both types of "helps" increases markedly with age.)

⁹ Computed from published and unpublished data supplied by the National Center for Health Statistics, based on the National Household Interview Survey, the National Hospital Discharge Survey, the National Nursing Home Survey, etc.

IMPACT OF DISABILITY RESULTING FROM CHRONIC CONDITIONS, NONINSTITUTIONALIZED PERSONS
AGED 65+, 1977

[Numbers in thousands]

Status	Total		65-74		75-84		85+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total.....	22,266	100.0	14,259	100.0	6,652	100.0	1,355	100.0
Confined to bed.....	459	2.1	204	1.4	173	2.6	81	6.0
Needs help getting around:								
In house.....	573	2.6	202	1.4	225	3.4	146	10.8
In neighborhood.....	1,331	6.0	447	3.1	554	8.3	331	24.4
Outside neighborhood.....	1,862	8.4	649	4.6	799	12.0	414	30.6
Needs help with:								
Bathing.....	853	3.8	293	2.1	355	5.3	205	15.1
Dressing.....	582	2.6	215	1.5	238	3.6	129	9.5
Eating.....	186	.8	73	.5	59	.9	53	3.9
Toilet.....	318	1.4	123	.9	105	1.6	91	6.7

Utilization

Persons aged 65+ are subject to more than twice as much disability, have four times the activity limitation, use physicians 42 percent more often, and have about twice as many hospital stays that last about 50 percent longer than persons under 65. Still, some 82 percent of older persons reported no hospitalization in the previous year.

In 1980, the average length of stay in a short-stay hospital for persons with one or more hospital stays was 7.3 days for all ages and 10.7 for those 65+. Averaging together those with hospital stays and the vast majority with no stays, the average number of hospital days was 1.9 for ages 55-64, 3.2 days for ages 65-74, and 6.0 days for those 75+. Using the same averaging approach for persons with and without nursing home stays, a 1976 survey showed a fraction of one day in a nursing home for persons aged 55-64, 4.4 days for those aged 65-74, a jump to 21.5 days for those aged 75-84, and to 86.4 days for the 85+.

Of the 1.1 million older people in nursing homes at the time of a 1977 study, 19 percent were aged 65-74, 41 percent were 75-84, and 40 percent were 85+ (in the total older population, the comparable percentages were 62, 29, and 9). In the nursing home population, 74 percent were women (60 percent in the total older population), 69 percent were widowed, 14 percent were single, and 12 percent were married; 93 percent were white. Of every 100 residents in nursing homes, almost 40 came from their own residences (only 14 had been living alone), 34 came from general hospitals, 13 from other nursing homes or related facilities, and the rest (about 15) came from a variety of mental and other health facilities and other arrangements.

SELECTED DATA FROM THE 1980 HOUSEHOLD SURVEY OF THE NONINSTITUTIONAL POPULATION

	All ages	65 +
Restricted-activity days per person per year	19.1	39.2
Bed-disability days per person per year	7.0	13.8
Number of acute conditions per person per year	2.2	1.1
Number of physician visits per person per year		
Total	4.8	6.4
In doctor's office, clinic, or group practice	3.2	4.9
In hospital outpatient department or emergency room	.6	.7
By telephone	.6	.6
Interval since last physician visit (percent distribution of persons):		
Less than 1 year	74.9	79.4
Under 6 months	58.4	69.0
6-11 months	16.5	10.4
1 year	10.8	6.0
2-4 years	9.6	7.9
5+ years	3.7	6.1
Number of dental visits per person per year	1.7	1.4
Interval since last dental visit (percent distribution of persons):		
Less than 1 year	49.9	32.8
Under 6 months	35.6	25.1
6-11 months	14.3	7.7
1 year	13.6	8.1
2-4 years	13.0	14.3
5+ years	13.6	43.4
Never	9.0	.6
Short-stay hospital discharges per 100 persons per year	13.9	27.7
Average length of stay (days)	7.6	10.0
Number of hospital episodes per year (percent distribution of persons):		
None	89.6	81.7
1 episode	8.5	13.5
2 episodes	1.4	3.4
3+ episodes	.5	1.4
Average length of stay for persons with hospital stays by number of episodes:		
Total, all episodes	9.3	13.6
1 episode	6.5	9.5
2 episodes	16.7	19.8
3+ episodes	34.0	38.4

*Death Rates*¹⁰

Death rates for every age group and both sexes have been declining since 1950 except for 15-24-year-old males. Between 1977 and 1978, death rates declined except for males aged 1-4, and both males and females aged 15-24 and 75-84.

In the period between 1965 and 1978, annual death rates for older persons dropped about 12 percent from 6 per 100 to 5.3 per 100. Within the older population, the rate for persons 65-74 dropped 19 percent from 3.7 to 3.1 per 100, the rate for those 75-84 declined 14 percent from 8.4 to 7.2 per 100, while the rate for the 85+ dropped 27 percent from 20.1 to 14.7 per 100.

The rate for deaths of older persons from heart disease dropped 18 percent, from 2.8 to 2.3 per 100. The death rate from stroke fell 33 percent, from 0.9 to 0.6 per 100 but the rate of deaths from cancer increased 11 percent, from 0.9 to 1.0 per 100. These declines

¹⁰Computed from mortality data prepared by the Division of Vital Statistics of the National Center for Health Statistics and based on the death certificate reporting system.

in death rates accelerated the more recent increases in life expectancy in the upper ages.

Heart disease, stroke, and cancer accounted for three quarters of the deaths of older persons in 1978 as they did in 1965. The following table analyzes the number and proportion of deaths accounted for by the major causes of death in 1978 for all ages and for 10-year age groupings in the middle and upper age groups. Particularly noteworthy are the increasing proportions of deaths from heart diseases and stroke with advancing age (also true at a lower level for influenza and pneumonia) but the sharp drop in the proportion of deaths caused by cancer. While accidental deaths have traditionally been most prevalent among the younger, the more recent increase in suicides among the very young have overshadowed the situation for the aged.

SELECTED MAJOR CAUSES OF DEATH IN 1978, ALL AGES AND AGE GROUPS OVER 45

Cause	All ages	45-54	55-64	65-74	75-84	85+
Number (thousand):						
All causes	1,928	141	293	452	497	324
Major cardiovascular diseases:						
Total	966	51	128	233	304	227
Diseases of the heart	730	44	108	184	221	156
Cerebrovascular diseases	176	6	15	36	63	50
Arteriosclerosis	29	(¹)	1	4	10	14
Other	32	1	4	9	10	6
Malignant neoplasms	397	43	91	120	90	32
Influenza and pneumonia	58	2	5	10	18	19
Diabetes mellitus	34	2	6	10	10	5
Accidents	106	9	10	9	9	6
Suicides	27	4	4	3	2	(¹)
All other	340	29	49	69	65	36
Percent distribution:						
All causes	100.0	100.0	100.0	100.0	100.0	100.0
Major cardiovascular diseases:						
Total	50.1	36.6	43.9	51.5	61.1	70.0
Diseases of the heart	37.8	30.9	36.8	40.7	44.4	48.2
Cerebrovascular diseases	9.1	4.5	5.2	8.0	12.7	15.5
Arteriosclerosis	1.5	2	3	8	2.0	4.3
Other	1.7	1.0	1.6	2.0	2.0	2.0
Malignant neoplasms	20.6	30.2	31.2	26.5	18.0	9.9
Influenza and pneumonia	3.0	1.5	1.7	2.2	3.6	5.7
Diabetes mellitus	1.8	1	1.9	2.1	2.0	1.4
Accidents	5.5	6.5	3.3	2.0	1.8	1.9
Suicides	1.4	2.8	1.3	.6	3	1
All other	17.6	20.7	16.7	15.2	13.2	11.0

¹ Less than 500

HOUSING ¹¹

The 1980 annual housing survey showed 16.4 million elderly households (households with heads aged 65+) and they constituted 20.3 percent of the total 80.4 million households in the United States.

¹¹ Basic data from special and unpublished analyses of the Annual Housing Survey of the Department of Housing and Urban Development and from selected administrative summaries of program activities.

Broad measures of housing conditions showed many similarities between the elderly and the younger households but there were differences in many of the details arising from the somewhat lower proportion of the elderly living in metropolitan areas, their relative concentration in the inner city, their generally lower income level, the greater age of their homes and the accompanying maintenance costs and problems, the presence of excess space as maturing family members leave the parental home, etc. In general, about 90 percent of housing was evaluated as "adequate" (no defects or flaws in plumbing, maintenance, public halls, heating, or electrical areas).

In the 1978 annual housing survey, 12 percent of all elderly-headed households lived in physically inadequate units, compared with 10 percent of all households. Seven percent of all owner-occupied housing units and 16 percent of all renter households were physically inadequate compared with 11 and 17 percent respectively for elderly-headed households. While 14 percent of all households living in adequate units paid more than 30 percent of their income for housing costs (40 percent of income for owners with mortgages), 19 percent of the elderly-headed households were cost burdened. Approximately 11 percent of elderly owners living in adequate units were cost burdened and 39 percent of elderly renters paid more than 30 percent of their income for housing costs.

Over half (54.3 percent) of all elderly headed households had 50 percent or less of median family income (adjusted for family size and location). Seventeen percent of poor elderly-headed households lived in physically inadequate units and an additional 31 percent were cost burdened. Approximately 37 percent of poor elderly owners had housing related problems and the majority of poor elderly renters (68 percent) lived in inadequate units or were cost burdened.

HOUSING PROBLEMS IN HOUSEHOLDS HEADED BY PERSONS AGED 65 +, 1978

Category	Total		Owners		Renters	
	All	Poor ¹	All	Poor ¹	All	Poor ¹
Number (thousands):						
Total occupied units.....	15,844	8,607	11,283	5,372	4,561	3,235
With housing problems.....	5,074	4,197	2,481	1,977	2,595	2,198
Inadequate.....	1,956	1,472	1,191	851	745	621
Adequate but crowded.....	79	28	50	13	30	15
Cost burdened ²	3,040	2,697	1,240	1,133	1,800	1,563
Percent distribution:						
Total occupied units.....	100.0	100.0	100.0	100.0	100.0	100.0
With housing problems.....	32.0	48.8	22.0	37.2	56.9	68.0
Inadequate.....	12.3	17.1	10.6	15.9	16.8	19.2
Adequate but crowded.....	.5	.3	.5	.3	.7	.5
Cost burdened ²	19.2	31.3	11.0	21.1	39.5	48.3

¹ Family income is half or less of median family income adjusted for family size.

² Gross housing expenses greater than 30 percent of income (40 percent for owners with mortgages).

The 1980 annual housing survey shows home ownership is more prevalent among the aged than the younger households (72.4 percent versus 63.9 percent). The elderly tend to live in much older structures than did younger families. Fifty-three percent of the elderly households live in structures built before 1950 as compared

with 36 percent for the younger. Pre-war housing is occupied by 40.3 percent of the older households and only 27.6 percent of the younger.

CHARACTERISTICS OF HOUSEHOLDS WITH UNDER-65 AND 65 + HEADS, 1980

Part A.—Grand Total

Characteristics	Number (thousands)			Percent of total, all ages		Percent distribution	
	Heads all ages	Heads under 65	Heads 65 +	Heads under 65	Heads 65 +	Heads under 65	Heads 65 +
Total households	80,424	64,065	16,359	79.7	20.3	100.0	100.0
Tenure:							
Homeowner	52,803	40,965	11,838	77.6	22.4	63.9	72.4
Cash rent	25,927	21,870	4,057	84.4	15.6	34.1	24.8
No cash rent	1,695	1,230	465	72.6	27.4	1.9	2.8
Year structure built:							
After March 1970	18,399	16,333	2,066	88.8	11.2	25.5	12.6
1965-March 1970	8,944	7,418	1,526	82.9	17.1	11.6	9.3
1960-1964	7,855	6,508	1,347	82.8	17.2	10.2	8.2
1950-1959	13,483	10,743	2,740	79.7	20.3	16.8	16.7
1940-1949	7,457	5,372	2,085	72.0	28.0	8.4	12.7
Before 1940	24,287	17,692	6,594	72.8	27.2	27.6	40.3
Units in structure:							
1	55,114	43,989	11,125	79.8	20.2	68.7	68.0
2-4	9,707	7,727	1,981	79.6	20.4	12.1	12.1
5+	11,723	9,307	2,417	79.4	20.6	14.5	14.8
In mobile home	3,879	3,043	836	78.4	21.6	4.7	5.1
In hotel or rooming house	316	239	76	75.9	24.1	.4	.5
Number of bathrooms:							
None or shared	1,755	1,178	577	67.1	32.9	1.8	3.5
1 but separated	328	240	88	73.3	26.7	.4	.5
1	47,094	36,157	10,936	76.8	23.2	56.4	66.9
1.5	11,329	9,248	2,081	81.6	18.4	14.4	12.7
2	14,011	11,868	2,143	84.7	15.3	18.5	13.1
2.5+	5,907	5,372	535	90.9	9.1	8.4	3.3
Type of heating equipment:							
Central	43,790	36,086	7,704	82.4	17.6	56.3	47.1
Steam	13,629	10,533	3,096	77.3	22.7	16.4	18.9
Electric	5,876	4,756	1,120	80.9	19.1	7.4	6.8
Floor/Wall	6,300	4,885	1,416	77.5	22.5	7.6	8.7
Room heater	4,049	2,764	1,284	68.3	31.7	4.3	7.8
Other/inadequate	6,781	5,041	1,740	74.3	25.7	7.9	10.6
Air conditioned	46,118	37,285	8,832	80.8	19.2	58.2	54.0
Water source:							
Public/private system	67,512	53,731	13,781	79.6	20.4	83.9	84.2
Individual well	11,832	9,509	2,323	80.4	19.6	14.8	14.2
Other	1,080	826	255	76.4	23.6	1.3	1.6
Electricity connected	80,268	63,956	16,312	79.7	20.3	99.8	99.7
Type of sewage disposal:							
Public sewer	59,069	47,129	11,940	79.8	20.2	73.6	73.0
Septic tank/cesspool	20,641	16,494	4,147	79.9	20.1	25.7	25.3
Chemical toilet	16	10	6	60.5	39.5	0	0
Privy	589	368	220	62.6	37.4	.6	1.3
Other	109	64	46	58.1	41.9	.1	.3

CHARACTERISTICS OF HOUSEHOLDS WITH UNDER-65 AND 65+ HEADS, 1980

Part B.—Standard Metropolitan Statistical Areas

Characteristics	Number (thousands)			Percent of total, all ages		Percent distribution	
	Heads all ages	Heads under 65	Heads 65 +	Heads under 65	Heads 65 +	Heads under 65	Heads 65 +
Total households	54,902	44,634	10,268	81.3	18.7	100.0	100.0
Tenure:							
Homeowner	33,872	26,915	6,957	79.5	20.5	60.3	67.8
Cash rent	20,262	17,154	3,107	84.7	15.3	38.4	30.3
No cash rent	768	564	203	73.5	26.5	1.3	2.0
Year structure built:							
After March 1970	11,877	10,631	1,246	89.5	10.5	23.8	12.1
1965–March 1970	6,035	5,105	930	84.6	15.4	11.4	9.1
1960–1964	5,774	4,900	874	84.9	15.1	11.0	8.5
1950–1959	9,924	8,091	1,834	81.5	18.5	18.1	17.9
1940–1949	5,215	3,883	1,331	74.5	25.5	8.7	13.0
Before 1940	16,077	12,024	4,053	74.8	25.2	29.6	39.5
Units in structure:							
1	34,859	28,686	6,173	82.3	17.7	64.3	60.1
2–4	7,761	6,273	1,488	80.8	19.2	14.1	14.5
5+	10,651	8,482	2,169	79.6	20.4	19.0	21.1
In mobile home	1,631	1,193	438	73.1	26.9	2.7	4.3
In hotel or rooming house	260	193	67	74.3	25.7	.4	.7
Number of bathrooms:							
None or shared	628	433	195	69.0	31.0	1.0	1.9
1 but separated	223	167	56	74.9	25.1	.4	.5
1	31,575	24,730	6,846	78.3	21.7	55.4	66.7
1.5	7,991	6,662	1,329	83.4	16.6	14.9	12.9
2	9,763	8,336	1,427	85.4	14.6	18.7	13.9
2.5+	4,722	4,306	415	91.2	8.8	9.6	4.0
Type of heating equipment:							
Central	30,810	25,770	5,040	83.6	16.4	57.7	49.1
Steam	11,402	8,839	2,564	77.5	22.5	19.8	25.0
Electric	3,385	2,773	612	81.9	18.1	6.2	6.0
Floor wall	4,461	3,598	862	80.7	19.3	8.1	8.4
Room heater	1,970	1,445	524	73.4	26.6	3.2	5.1
Other/inadequate	2,874	2,208	666	76.8	23.2	4.9	6.5
Air conditioned	32,201	26,542	5,659	82.4	17.6	59.5	55.1
Water source:							
Public/private system	50,365	40,879	9,487	81.2	18.8	91.6	92.4
Individual well	4,271	3,538	733	82.8	17.2	7.9	7.1
Other	266	217	48	81.8	18.2	.5	.5
Electricity connected	54,806	44,570	10,236	81.3	18.7	99.9	99.7
Type of sewage disposal:							
Public sewer	46,332	37,593	8,739	81.1	18.9	84.2	85.1
Septic tank/cesspool	8,453	6,968	1,485	82.4	17.6	15.6	14.5
Chemical toilet	3	0	3	0	100.0	.....	.....
Privy	92	61	31	66.2	33.8	.1	.3
Other	22	12	10	54.2	45.8	.....	.1

CHARACTERISTICS OF HOUSEHOLDS WITH UNDER-65 AND 65+ HEADS, 1980

Part C. In Nonmetropolitan Areas

Characteristics	Number (thousands)			Percent of total, all ages		Percent distribution	
	Heads all ages	Heads under 65	Heads 65+	Heads under 65	Heads 65+	Heads under 65	Heads 65+
Total households	25,522	19,431	6,091	76.1	23.9	100.0	100.0
Tenure:							
Homeowner	18,930	14,050	4,880	74.2	25.8	72.3	80.1
Cash rent	5,665	4,716	949	83.2	16.8	24.3	15.6
No cash rent	927	666	262	71.8	28.2	3.4	4.3
Year structure built:							
After March 1970	6,522	5,701	821	87.4	12.6	29.3	13.5
1965-March 1970	2,909	2,312	597	79.5	20.5	11.9	9.8
1960-1964	2,081	1,608	473	77.3	22.7	8.3	7.8
1950-1959	3,558	2,652	906	74.5	25.5	13.7	14.9
1940-1949	2,242	1,488	754	66.4	33.6	7.7	12.4
Before 1940	8,210	5,669	2,541	69.0	31.0	29.2	41.7
Units in structures:							
1	20,225	15,303	4,953	75.5	24.5	78.8	81.3
2-4	1,946	1,454	493	74.7	25.3	7.5	8.1
5+	1,072	825	248	76.8	23.1	4.2	4.1
In mobile home	2,248	1,850	398	82.3	17.7	9.5	6.5
In hotel or rooming house	56	46	9	83.3	16.7	.2	.2
Number of bathrooms:							
None or shared	1,128	745	382	66.1	33.9	3.8	6.3
1 but shared	105	73	31	70.0	30.0	.4	.5
1	15,518	11,428	4,091	73.6	26.4	58.8	67.2
1.5	3,338	2,586	751	77.5	22.5	13.3	12.3
2	4,248	3,532	716	83.2	16.8	18.2	11.8
2.5+	1,185	1,066	119	89.9	10.1	5.5	2.0
Type of heating equipment:							
Central	12,979	10,316	2,664	79.5	20.5	53.1	43.7
Steam	2,226	1,694	532	76.1	23.9	8.7	8.7
Electric	2,491	1,982	508	79.6	20.4	10.2	8.3
Floor/wall	1,840	1,286	553	69.9	30.1	6.6	9.1
Room heater	2,079	1,319	760	63.5	36.5	6.8	12.5
Other/inadequate	3,907	2,833	1,074	72.5	27.5	14.6	17.6
Air conditioned	13,917	10,743	3,174	77.2	22.8	55.3	52.1
Water source:							
Public/private system	17,147	12,852	4,294	75.0	25.0	66.1	70.5
Individual well	7,561	5,971	1,590	79.0	21.0	30.7	26.1
Other	814	608	206	74.7	25.3	3.1	3.4
Electricity connected	25,462	19,386	6,076	76.1	23.9	99.8	99.8
Type of sewage disposal:							
Public sewer	12,737	9,536	3,201	74.9	25.1	49.1	52.6
Septic tank/cesspool	12,188	9,526	2,662	78.2	21.8	49.0	43.7
Chemical toilet	13	10	3	76.0	24.0	.1	.1
Privy	497	308	189	61.9	38.1	1.6	3.1
Other	87	52	36	59.1	40.9	.3	.6

As expected, household income, value of owned home, and monthly rental are considerably larger for all households than for the older households; moreover, it must be remembered that some other costs, like food and health care, absorb larger proportions of the incomes of older households.

HOUSEHOLD INCOME, VALUE OF HOME, AND MONTHLY RENTAL, 1980

(Numbers in thousands)

Type of household and head (householder)	Owner occupied				Renter occupied			
	All ages		65 +		All ages		65 +	
	Number	Median	Number	Median	Number	Median	Number	Median
Household income								
Total	52,516	19,800			27,556	10,600		
2 + person	44,562	22,000			17,782	12,100		
Married couple	37,509	23,300	6,082	11,900	9,818	14,900	1,081	9,200
Other male	2,026	20,100	376	12,200	2,238	11,500	118	6,700
Other female	5,027	13,500	1,104	9,600	5,716	7,600	405	7,200
1-person	7,954	7,900			9,784	8,000		
Male	2,692	12,800	937	6,600	4,282	10,500	683	5,400
Female	5,262	6,600	3,250	5,700	5,502	6,700	2,241	5,100
Value of home								
Total	41,945	51,300			26,874	241		
2 + person	36,403	53,500			17,213	261		
Married couple	30,707	54,900	4,475	45,700	9,361	268	1,842	272
Other male	1,587	52,000	303	39,600	2,189	287	114	189
Other female	4,109	44,000	879	38,500	5,662	240	395	214
1-person	5,543	39,300			9,662	210		
Male	1,771	42,300	649	36,000	4,202	207	654	135
Female	3,772	38,300	2,354	35,700	5,459	212	2,215	167
Monthly rental								

SUMMARY OF HUD ELDERLY HOUSING PROGRAM ACTIVITIES, MID-1981

Section No	Program	Current status	Number of projects	Number of units	Value (millions)	Estimated elderly units		Period covered through:
						Number	Percent	
Construction projects								
Title II	Low-income public housing	Active	10,750	1,200,000	NA	552,000	46	9/30/79
202	Direct loans for housing of elderly and handicapped	Inactive ^a	330 +	45,275	574.6	45,275	100	1977
		Active ^a	1,006	90,323	4,130.2	79,185	89	6/30/81
231	Mortgage insurance for housing for elderly	Active	495	66,285	1,158.1	66,285	100	6/30/81
221(d)(3)	Multifamily rental housing for low- and moderate-income families	Active	3,532	355,101	5,718.5	21,918	7	6/30/81
221(d)(4)	do	Active	5,239	582,313	13,908.4	75,745	13	6/30/81
235	Home ownership assistance for low- and moderate-income families	Inactive ^a	7 472,059	473,032	8,456.7	NA	NA	Revised
		Active	78,034	78,034	2,768.8	NA	NA	6/30/81
207	Multifamily rental housing	Active	2,633	275,588	3,944.1	3,380	1 +	6/30/81
236	Rental and Co-op assistance for low- and moderate-income families	Inactive	4,056	435,231	7,492.8	55,784	13	6/30/81
202/236	202/236 conversion	Inactive	181	28,059	480.1	28,059	100	6/30/81
232	Nursing home and intermediate care facilities	Active	1,300	* 147,336	* 1,676.5	147,336	100	6/30/81
Nonconstruction programs								
8 *	Low income rental assistance:							
	Existing *	Active	10,990	916,704	NA	265,492	28	6/30/81
	New construction **	Active	8,225	524,586	NA	283,741	54	6/30/81
	Substantial rehabilitation	Active	1,654	117,904	NA	41,394	35	6/30/81
312	Rehabilitation loans	Active ^a	86,004	NA	NA	6,243	7 +	9/30/80
23	Low rent leased housing	Inactive ^a	NA	163,267	NA	54,000 +	35	12/75

¹ Includes elderly occupied units which were not specifically designed for the elderly

² Figures for original program reported through program revision.

³ Figures for revised sec. 202/8 represent cumulative project reservations through June 30, 1981.

⁴ Figures represent cumulative fund reservations through reporting date.

⁵ Figures do not include sec. 8 commitments attached to sec. 202/8 fund reservations.

⁶ Figures represent loan commitments only.

⁷ Figures represent number of mortgages.

⁸ Beta

LIFE EXPECTANCY¹²

In 1978, life expectancy (average remaining years of life) reached new highs for the United States. Life expectancy at birth for both sexes combined was 73.3 years but the 77.2 years for females was 7.7 years longer than 69.5 for males.

At age 65, the combined expectancy was 16.3 years with the 18.4 years for women exceeding by 4.4 years the remaining years for men, 14.0.

The 26-year or 55 percent increase in life expectancy at birth since 1900 (when it was 47.3) results to a large extent from the wiping out of most of the killers of infants and of the young. Only since midcentury has life expectancy in the upper ages begun to improve as death rates from the killers of older persons, chronic conditions and diseases, begun to decrease. Thus, during the first half of this century, growing numbers of persons reached older ages but once there, did not live much longer than did their ancestors who reached such age. Since the 1950's life expectancy at the upper ages has also increased and current decreases in death rates from cardiovascular conditions and stroke portend further added years of life.

The gap between whites and "others" (primarily black) in life expectancy at birth has narrowed in recent decades. Also, for those who do reach advanced age, at about age 70, life expectancy is slightly higher for those in the "others" category than for whites.

The tables that follow analyze in detail the changes in life expectancy by sex and color at selected ages for selected years between 1900 and 1978, the translation of these trends into estimates of the number of babies born in 1900 and in 1978 expected to reach selected ages (for example, about 40 percent of babies born in 1900 were expected to reach age 65 as compared with 76 percent for the babies born in 1978, and a listing of the countries having the highest male and female life expectancies as reported by the United Nations.

LIFE EXPECTANCY AT SELECTED AGES, 1900-78

Age and year	Total			White			Other		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
At birth:									
1900	47.3	46.3	48.3	47.6	46.6	48.7	33.0	32.5	33.5
1910	50.0	48.4	51.8	50.3	48.6	52.0	35.6	33.8	37.5
1920	54.1	53.6	54.6	54.9	54.4	55.6	45.3	45.5	45.2
1930	59.7	58.1	61.6	61.4	59.7	63.5	48.1	47.3	49.2
1940	62.9	60.8	65.2	64.2	62.1	66.6	53.1	51.5	54.9
1950	68.2	65.6	71.1	69.1	66.5	72.2	60.8	59.1	62.9
1960	69.7	66.6	73.1	70.6	67.4	74.1	63.6	61.1	66.3
1970	70.8	67.1	74.7	71.7	68.0	75.6	65.3	61.3	69.4
1978	73.3	69.5	77.2	74.0	70.2	77.8	69.2	65.0	73.6
Increase 1900-78:									
Years	26.0	23.2	28.9	26.4	23.6	29.1	36.2	32.5	40.1
Percent	55.0	50.1	59.8	55.5	50.6	59.8	109.7	100.0	119.7

¹²Computed from basic data on mortality and life expectancy published by the Vital Statistics Division of the National Center for Health Statistics. Simulated projections prepared by the author.

LIFE EXPECTANCY AT SELECTED AGES, 1900-78—Continued

Age and year	Total			White			Other		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
At age 20:									
1900				42.2	43.8		35.1	36.9	
1920				45.6	46.5		38.4	37.2	
1940				47.8	51.4		39.7	42.1	
1960				50.2	56.3		45.8	50.1	
1978	55.0	51.4	58.7	55.5	52.0	59.1	51.5	47.4	55.6
Increase 1900-78:									
Years				9.8	15.3		12.3	18.7	
Percent				23.2	34.9		35.0	50.7	
At age 45:									
1900				24.2	25.5		20.1	21.4	
1920				26.0	27.0		23.6	22.6	
1940				25.9	28.9		22.0	24.0	
1960				27.3	32.5		24.9	28.1	
1978	31.9	28.8	34.9	32.2	29.1	35.2	29.6	26.5	32.7
Increase 1900-78:									
Years				4.9	9.7		6.4	11.3	
Percent				20.2	38.0		31.8	52.8	
At age 65:									
1900				11.5	12.2		10.4	11.4	
1920				12.2	12.8		12.1	12.4	
1940				12.1	13.6		12.2	14.0	
1960				13.0	15.9		12.8	15.1	
1978	16.3	14.0	18.4	16.4	14.0	18.4	16.1	14.1	18.0
Increase 1900-78:									
Years				2.5	6.2		3.7	6.6	
Percent				21.7	50.8		35.6	57.9	
At age 75:									
1900				6.8	7.3		6.6	7.9	
1920				7.3	7.6		7.6	8.4	
1940				7.2	7.9		8.1	9.8	
1960				7.9	9.3		8.9	10.1	
1978	10.4	8.7	11.5	10.3	8.6	11.5	11.2	9.8	12.5
Increase 1900-78:									
Years				1.8	4.2		3.2	4.6	
Percent				26.5	57.5		48.5	58.2	
At age 85:									
1900				3.8	4.1		4.0	5.1	
1920				4.1	4.2		4.5	5.2	
1940				4.0	4.3		5.1	6.4	
1960				4.3	4.7		5.1	5.4	
1978	6.4	5.5	6.9	6.2	5.3	6.7	9.0	7.8	9.9
Increase 1900-78:									
Years				1.5	2.6		3.8	4.8	
Percent				39.5	63.4		95.0	94.1	

PERCENT OF BABIES BORN IN 1900 AND 1978 EXPECTED TO SURVIVE TO SELECTED AGES

Survival age and year of birth	Total			White			Other		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Reach age 20:									
1900					76.4	79.0		56.7	59.1
1978	97.5	97.1	98.0	97.7	97.3	98.2	96.6	96.1	97.2
Ratio 1978/1900					1.3	1.2		1.7	1.6
Reach age 45:									
1900					61.4	64.7		39.2	42.3
1978	93.3	91.3	95.3	94.0	92.2	95.8	89.0	85.3	92.4
Ratio 1978/1900					1.5	1.5		2.2	2.2
Reach age 65:									
1900					39.2	43.8		19.0	22.0
1978	75.9	69.3	82.6	77.5	71.0	83.9	65.0	56.4	73.4
Ratio 1978/1900					1.8	1.9		3.0	3.3
Reach age 75:									
1900					21.4	25.4		8.9	11.1
1978	55.4	44.7	66.1	57.0	46.2	67.8	44.0	34.4	53.9
Ratio 1978/1900					2.2	2.7		3.9	4.9
Reach age 85:									
1900					5.3	7.1		2.0	3.6
1978	25.9	16.5	35.5	26.6	16.8	36.6	20.5	13.8	27.9
Ratio 1978/1900					3.2	5.2		6.9	7.8

LIFE EXPECTANCY AT BIRTH, SELECTED COUNTRIES

(Adapted from United Nations Demographic Yearbook)

Males				Females		
Rank	Country	Date	Years	Rank	Country	Years
1	Norway	1977-78	72.31	1	Norway	78.65
2	Sweden	1974-78	72.23	2	Netherlands	78.4
3	Japan	1976	72.15	3	Sweden	78.14
4	Netherlands	1977	72.0	4	France	77.85
5	Denmark	1977-78	71.5	5	Denmark	77.5
6	Israel	1970	71.46	6	Japan	77.35
7	Switzerland	1968-72	70.29	7	United States	77.2
8	Greece	1970	70.13	8	Finland	77.12
9	France	1977	69.73	9	Canada	76.36
10	Spain	1970	69.69	10	Switzerland	76.22
11	England and Wales	1974-76	69.62	11	England and Wales	75.82
12	United States	1978	69.5	12	Germany (Federal Republic)	75.64
13	Canada	1970-72	69.34	13	Austria	75.6
14	Germany (Federal Republic)	1976-78	68.99	14	Poland	75.0
15	Italy	1970-72	68.97	15	Israel	74.98
16	Germany (Democratic Republic)	1976	68.82	16	Spain	74.96
17	Ireland	1970-72	68.77	17	Italy	74.88
18	Bulgaria	1974-76	68.68	18	New Zealand	74.6
19	New Zealand	1970-72	68.55	19	Germany (Democratic Republic)	74.42
20	Austria	1977	68.54	20	Belgium	74.21
21	Cuba	1970	68.5	21	Australia	74.15
22	Finland	1978	68.49	22	Czechoslovakia	74.12
23	Belgium	1968-72	67.79	23	U.S.S.R.	74.0
24	Australia	1965-67	67.63	24	Bulgaria	73.91
25	Romania	1976-78	67.42	25	Greece	73.64
26	Poland	1975-76	67.3	26	Ireland	73.52
27	Czechoslovakia	1977	66.99	28	Romania	72.06
40	U.S.S.R.	1971-72	64.0	30	Cuba	71.8

SEX RATIOS ¹³

As a result of the as yet unexplained longer (and more rapidly increasing) life expectancy for females as compared to males, most older persons are women—15.2 million women and 10.3 million men in mid-1980. Death rates are higher for males than for females at every age (including the fetus) so that although there are approximately 105 boy babies born for every 100 girl babies, the numbers at the same age even out by the end of the teens and then females outnumber males in ever larger numbers thereafter.

For the total 65+ population, there are 148 women per 100 men. In the 65-74 age group, the ratio is 131, rising to 180 women per 100 men for those 75+. For the 85+ group, there are 229 women per 100 men. (See "Marital Status" and "Projections" below.)

MARITAL STATUS ¹³

In 1980, most older men were married (7.6 million or 78 percent) but most older women were widowed (7.1 million or 51 percent). There are 5.3 times as many older widows as there are widowers. Among the 75+ women, almost 70 percent were widows. About 34 percent of the married 65+ men have under-65 wives.

MARITAL STATUS, BY SEX AND AGE GROUP, 1980

Sex and marital status	Number (thousands)				Percent distribution			
	45-54	55-64	65-74	75+	45-54	55-64	65-74	75+
Male:								
Total	10,962	9,870	6,549	3,234	100.0	100.0	100.0	100.0
Married	9,347	8,414	5,346	2,244	85.3	85.2	81.6	69.4
Not married	1,615	1,457	1,204	989	14.8	14.8	18.4	30.6
Single ¹	699	565	357	142	6.4	5.7	5.5	4.4
Widowed	176	397	557	776	1.6	4.0	8.5	24.0
Divorced	740	495	290	71	6.8	5.0	4.4	2.2
Female:								
Total	11,670	11,034	8,549	5,411	100.0	100.0	100.0	100.0
Married	9,222	7,713	4,282	1,264	79.0	69.9	50.1	23.4
Not married	2,447	3,321	4,266	4,147	21.0	30.1	49.9	76.6
Single ¹	552	504	480	344	4.7	4.6	5.6	6.4
Widowed	821	2,082	3,444	3,677	7.0	18.0	40.3	67.9
Divorced	1,074	735	342	126	9.2	6.7	4.0	2.3
Ratio: ²								
Total	106	112	131	167				
Married	99	92	80	56				
Not married	152	228	354	412				
Single ¹	79	89	134	242				
Widowed	466	524	618	474				
Divorced	145	148	118	177				

¹ Never married.² Women per 100 men.

The impact of differential life expectancies by sex may be illustrated by a theoretic application of life expectancies in 1978 to an assumed 100 marriages in 1980 where all grooms are aged 25 and all brides are aged 20.

¹³ Computed from estimates prepared by the Census Bureau based on the 1970 census enumeration and the monthly Current Population Surveys thereafter.

Year	Age		Number expected to reach this age		Widows	
	Husband	Wife	Husband	Wife	Number	Percent
1980.....	25	20	100	100	0	0
1985.....	30	25	99	100	1	1
1990.....	35	30	98	99	1	1
1995.....	40	35	97	99	2	2
2000.....	45	40	95	98	3	3
2005.....	50	45	92	97	5	5
2010.....	55	50	88	96	8	8
2015.....	60	55	81	93	12	13
2020.....	65	60	72	90	18	20
2025.....	70	65	61	84	23	27
2030.....	75	70	47	77	30	39
2035.....	80	75	31	67	36	53
2040.....	85	80	17	53	36	68

In order to illustrate the extreme case, it is assumed that the male deaths are all among the married men with a spouse present while all of the female deaths were among the already widowed.

In 1979, there were approximately 2.3 million marriages of persons of all ages. The rate (number per 1,000 in the specific group who are theoretically eligible to marry) was 53.6 for females and 65.1 for males, as compared with 16.2 for 65+ males and only 2.7 for 65+ females. The marriage rate (see table below) for older grooms was almost 6 times that of the older brides, partly because there are fewer males in these age groups and partly because men usually marry women younger than themselves (contrary to what life expectancy analyses would suggest). About three-quarters of the older brides and grooms were previously widowed.

MARRIAGE RATES FOR 65+ PERSONS, 1979¹

Previous marital status	Brides	Grooms
All marriages.....	2.7	16.2
First marriages.....	.9	3.0
Remarriages.....	3.0	20.6
Previously widowed.....	2.6	19.9
Previously divorced.....	7.4	23.3

¹ Rate is number per 1,000 in the specific group who are theoretically eligible. It is based on a sample for reporting States.

EDUCATIONAL ATTAINMENT

In 1979, about half of all older Americans had less than a 10th grade education (2 years of high school); the median for the 25-64 age group was high school graduation. About 2.1 million or 9 percent of the older people were "functionally illiterate," having had no schooling or less than 5 years. At the other end of the scale, about 8 percent were college graduates.

The increasing educational attainment of the older population (an increase of more than a year of schooling in the median since 1970) results from a classic example of a cohort effect rather than the aging process since, in the past, each succeeding generation has been given the opportunity to receive more schooling than did its predecessor. Thus, as each cohort with more years of schooling

reaches age 65 and the oldest cohort with less schooling dies off, the median increases.

LIVING ARRANGEMENTS

In 1980, 83 percent of the older men but only 57 percent of the older women lived in a family setting. The others lived alone or with nonrelatives except for the one in twenty who lived in an institution (a figure that jumps to one in five in the 85+ age group).

Three-quarters of the older men (75.5 percent) lived in families that included the wife but only slightly more than a third of the older women (38 percent) lived in families that included the husband. Four of every 10 older women lived alone. Almost four times as many older women lived alone or with nonrelatives than did older men.

LIVING ARRANGEMENTS OF THE 65+ NONINSTITUTIONAL POPULATION, 1980

(Numbers in thousands)

Age and living arrangements	Male		Female	
	Number	Percent	Number	Percent
65+:				
Total.....	9,783	100.0	13,960	100.0
Living with spouse.....	7,389	75.5	5,311	38.0
Living with other relative.....	727	7.4	2,660	19.1
Living alone or with nonrelative.....	1,667	17.0	5,989	42.9
65-74:				
Total.....	6,549	100.0	8,549	100.0
Living with spouse.....	5,199	79.4	4,114	48.1
Living with other relative.....	426	6.5	1,243	14.5
Living alone or with nonrelative.....	924	14.1	3,192	37.3
75+:				
Total.....	3,234	100.0	5,411	100.0
Living with spouse.....	2,190	67.7	1,197	22.1
Living with other relative.....	301	9.3	1,417	26.2
Living alone or with nonrelative.....	743	23.0	2,797	51.7

PLACE OF RESIDENCE

In 1980, a slightly smaller proportion of the older non-institutionalized population lived in metropolitan areas than was true of the younger (64 percent vs. 68 percent) but in a reversal of the previous pattern, more than half of the older people in metropolitan areas lived in the suburbs rather than the central city, primarily because of the "aging" of the inhabitants of the suburbs (rather than movement from the central city to the suburbs) in the larger (over a million) metropolitan areas. The preponderance of suburbanites among the under-65 population increased substantially so that 60 percent of the under-65 residents of metropolitan areas lived outside the central city.

DISTRIBUTION OF UNDER 65 AND 65+ POPULATION BY METROPOLITAN/NONMETROPOLITAN RESIDENCE, 1970 AND 1980

Residential category	1970				1980				Index ¹		
	Number (thousands)		Percent distribution		Number (thousands)		Percent distribution		1970	1980	Ratio ²
	Under 65	65+	Under 65	65+	Under 65	65+	Under 65	65+			
Total	180,584	19,235	100.0	100.0	194,357	23,743	100.0	100.0	100	100	100
Metropolitan areas	124,714	12,344	69.1	64.2	132,776	15,085	68.3	63.5	93	93	100
In central cities	56,236	6,640	31.1	34.5	53,496	7,162	27.5	30.2	111	110	99
Outside central cities	68,478	5,704	37.9	29.7	79,281	7,922	40.8	33.3	78	82	105
Metropolitan areas of:											
1,000,000 + ...											
In central cities	30,506	3,816	16.9	19.8	27,610	3,760	14.2	15.8	117	111	95
Outside central cities	41,682	3,484	23.1	18.1	47,792	4,680	24.6	19.7	78	80	103
Less than 1,000,000:											
In central cities	25,729	2,825	14.2	14.7	25,886	3,402	13.3	14.3	112	108	96
Outside central cities	26,796	2,220	14.8	11.5	31,489	3,242	16.2	13.7	78	85	109
Nonmetropolitan areas	55,870	6,891	30.9	35.8	61,581	8,658	31.7	36.5	116	115	99
In counties:											
With no place of 2,500 + ...	6,289	902	3.5	4.7	7,343	1,150	3.8	4.8	134	126	94
With place of 2,500-24,999	35,246	4,479	19.5	23.3	38,865	5,553	20.0	23.5	119	117	98
With place of 25,000 + ...	14,334	1,511	7.9	7.8	15,392	1,956	7.9	8.2	99	104	105
Designated metropolitan since 1970	7,520	843	4.2	4.4	9,587	1,181	4.9	5.1	105	102	97

¹ Index = proportion of 65+ divided by proportion under 65 × 100. Index of over 100 means that relatively more older people than younger people live in this residential category in percentage terms.

² Ratio = index for 1980 divided by index for 1970 × 100. Ratio of over 100 means that proportionately this residential category has more older people in 1980 than in 1970.

Proportionately more older than younger people lived in nonmetropolitan areas with the largest concentrations in the smaller areas (containing no county with more than 2,500 inhabitants).

As may be seen from the summary table below, the last column (ratio) shows that the changes between 1970 and 1980 involve the growth of the older population in the metropolitan area suburbs (the aging of the suburbs), especially in the larger areas. Although the older population in the nonmetropolitan areas also increased, the major patterns remained approximately the same.

The above analysis and the table below are based on the total population. Patterns for the white elderly and the black elderly are, however, fundamentally different. Older blacks as well as blacks of all ages are much more concentrated in metropolitan areas than are whites and better than three-quarters of the older blacks in metropolitan areas live in the central city.

VOTER PARTICIPATION ¹⁴

In the 1976 Presidential election, older people made up 15 percent of the voting age population but cast 16 percent of the votes. Some 62 percent of the older population voted, a much higher proportion than the under-35 group but somewhat lower than the 35-64 groups. A higher *proportion* of older men than of older women voted, but the women voters still outnumbered the men. Voter participation falls off sharply after age 75.

In the 1978 congressional election, when, as usual, there is smaller total voter turnout, older people still made up 15 percent of the voting age population but cast 18 percent of the votes. Some 56 percent of the older population voted, a much higher proportion than in the under-35 and about the same as in the 35-64 group.

The two detailed tables below analyze registration and voting behavior in the 1980 Presidential election, by age groups. While the long-term trend toward lower turnouts for voting in all elections continued, the relative patterns by age group remained about the same. Highest percentage voting remains with the middle-aged population, followed by the 65-74 group and a falling off in the 75+, and a very low turnout for the young adults. Whites voted in greater proportions than did the blacks who, in turn, voted in larger proportions than did the Hispanics. Persons aged 65+ made up 15.4 percent of the voting-age population but cast 16.8 percent of the votes. Older men had better voting records than older women but the larger number of women still meant more female votes (8.7 million vs 7.0 million).

¹⁴ Computed from data published by the Census Bureau as a result of a supplementary question on the November 1976, 1978, and 1980 Current Population Surveys.

REPORTED REGISTRATION AND VOTING, BY AGE GROUP, NOVEMBER 1980—ALL RACES

(Civilian noninstitutional population; numbers in thousands)

Status	18 +		18-44		45-64		65 +		Total		65-74		75 +	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Both sexes	157,085	100.0	89,423	100.0	43,569	100.0	24,094	100.0	15,324	100.0	8,770	100.0		
Registered	105,035	66.9	54,039	60.4	33,029	75.8	17,960	74.6	11,835	77.2	6,133	69.9		
Voted	93,066	59.2	47,183	52.8	30,205	69.3	15,677	65.1	10,622	69.3	5,055	57.6		
Did not vote	11,969	7.6	6,856	7.7	2,824	6.5	2,290	9.5	1,213	7.9	1,077	12.3		
Not registered ¹	52,050	33.1	35,384	39.6	10,541	24.2	6,125	25.4	3,488	22.8	2,637	30.1		
Not U.S. citizen	6,343	4.0	4,420	4.9	1,345	3.1	580	2.4	340	2.2	240	2.7		
Male	74,082	100.0	43,326	100.0	20,837	100.0	9,920	100.0	6,676	100.0	3,244	100.0		
Registered	49,344	66.6	25,620	59.1	15,903	76.3	7,821	78.8	5,343	80.0	2,478	76.4		
Voted	43,753	59.1	22,215	51.3	14,554	69.8	6,984	70.4	4,852	72.7	2,132	65.7		
Did not vote	5,591	7.5	3,406	7.9	1,348	6.5	836	8.4	490	7.3	346	10.7		
Not registered ¹	24,738	33.4	17,705	40.9	4,934	23.7	2,098	21.1	1,333	20.0	765	23.6		
Not U.S. citizen	2,942	4.0	2,164	5.0	592	2.8	186	1.9	110	1.6	76	2.3		
Female	83,003	100.0	46,097	100.0	22,732	100.0	14,174	100.0	8,648	100.0	5,526	100.0		
Registered	55,691	67.1	28,418	61.6	17,126	75.3	10,147	71.6	6,493	75.1	3,654	66.1		
Voted	49,312	59.4	24,967	54.2	15,651	68.9	8,694	61.3	5,770	66.7	2,924	52.9		
Did not vote	6,378	7.7	3,449	7.5	1,475	6.5	1,454	10.3	723	8.4	731	13.2		
Not registered ¹	27,312	32.9	17,678	38.3	5,606	24.7	4,027	28.4	2,155	24.9	1,872	33.9		
Not U.S. citizen	3,402	4.1	2,255	4.9	752	3.3	394	2.8	230	2.7	164	3.0		
White	137,676	100.0	77,225	100.0	38,703	100.0	21,748	100.0	13,789	100.0	7,959	100.0		
Registered	94,112	68.4	47,898	62.0	29,808	77.0	16,406	75.4	10,755	78.0	5,651	71.0		
Voted	83,855	60.9	42,143	54.6	27,365	70.7	14,347	66.0	9,669	70.1	4,678	58.8		
Did not vote	10,257	7.5	5,756	7.5	2,443	6.3	2,058	9.5	1,085	7.9	973	12.2		
Not registered ¹	43,564	31.6	29,327	38.0	8,895	23.0	5,343	24.6	3,034	22.0	2,309	29.0		
Not U.S. citizen	4,762	3.5	3,260	4.2	1,038	2.7	463	2.1	263	1.9	200	2.5		
Black	16,423	100.0	10,224	100.0	4,159	100.0	2,039	100.0	1,352	100.0	687	100.0		
Registered	9,849	60.0	5,537	54.2	2,885	69.4	1,429	70.1	998	73.8	431	70.1		
Voted	8,287	50.5	4,530	44.3	2,546	61.2	1,211	59.4	877	64.9	334	48.6		
Did not vote	1,562	9.5	1,005	9.8	339	8.2	218	10.7	121	8.9	97	14.1		
Not registered ¹	6,574	40.0	4,688	45.9	1,275	30.7	610	29.9	354	30.7	256	37.3		
Not U.S. citizen	472	2.9	354	3.5	101	2.4	18	.9	12	.9	6	.9		

REPORTED REGISTRATION AND VOTING, BY AGE GROUP, NOVEMBER 1980—ALL RACES—Continued

[Civilian noninstitutional population; numbers in thousands]

Status	18+		18-44		45-64		65+					
	Number	Percent	Number	Percent	Number	Percent	Total		65-74		75+	
							Number	Percent	Number	Percent	Number	Percent
Spanish origin ^a	8,210	100.0	5,874	100.0	1,798	100.0	538	100.0	349	100.0	189	100.0
Registered	2,984	36.3	1,837	31.3	910	50.6	237	44.1	160	45.8	77	40.7
Voted	2,453	29.9	1,488	25.3	768	42.7	198	36.8	141	40.4	57	30.2
Did not vote	531	6.5	348	5.9	143	8.0	40	7.4	20	5.7	20	10.6
Not registered ¹	5,226	63.7	4,037	68.7	888	49.4	301	55.9	189	54.2	112	59.3
Not U.S. citizen	2,645	32.2	1,987	33.8	489	27.2	168	31.2	115	33.0	53	28.0

¹ Includes "not known" and "unreported".

^a May be of any race.

COMPARISON OF DISTRIBUTION OF POPULATION AND OF VOTERS, BY AGE GROUP, NOVEMBER 1980

Status	18+		18-44		45-64		65+					
	Per- sons	Voters	Per- sons	Voters	Per- sons	Voters	Total		65-74		75+	
							Per- sons	Voters	Per- sons	Voters	Per- sons	Voters
All races, total	100.0	100.0	56.9	50.7	27.7	32.5	15.4	16.8	9.8	11.4	5.6	5.4
Male	100.0	100.0	58.5	50.8	28.1	33.3	13.4	16.0	9.0	11.1	4.4	4.9
Female	100.0	100.0	55.5	50.6	27.4	31.7	17.1	17.7	10.4	11.7	6.7	6.0
White	100.0	100.0	56.1	50.3	28.1	32.6	15.8	17.1	10.0	11.5	5.8	5.6
Black	100.0	100.0	62.3	54.7	25.3	30.7	12.4	14.6	8.2	10.6	4.2	4.0
Spanish origin ¹	100.0	100.0	71.5	60.7	21.9	31.3	6.6	8.0	4.3	5.7	2.3	2.3
All races, total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male	47.2	47.0	48.5	47.1	47.8	48.2	41.2	44.5	43.6	45.7	37.0	42.2
Female	52.8	52.0	51.5	52.9	52.2	51.8	58.8	55.5	56.4	54.3	63.0	57.8
White	87.6	90.1	86.4	89.3	88.8	90.6	90.3	91.5	90.0	91.0	90.8	92.5
Black	10.5	8.9	11.4	9.6	9.5	8.4	8.5	7.7	8.8	8.3	7.8	6.6
Spanish origin ¹	5.2	2.6	6.6	3.2	4.1	2.5	2.2	1.3	2.3	1.3	2.2	1.1

¹ May be of any race.

MOBILITY

There are two ways of examining the mobility of older persons. One, called "general mobility" by the Census Bureau, is based on a more geographic approach and measures movers (people who change residences) as to whether they moved across county, State, and regional lines. The other, called "detailed mobility" by the Census Bureau, is based on the type of residential area approach and measures movers in relation to residence in central city or suburb of a metropolitan area or of places in a nonmetropolitan area.

General Mobility

In the March 1980 household survey, almost 5 million or 21 percent of the 65+ noninstitutionalized population reported that they had moved in the 5-year period since 1975 (compared with over 48 percent of the total population aged 4+). Of the nearly 5 million older movers, 57 percent moved within the same county, 22 percent moved to another county in the same State, a little over 5 percent moved to a contiguous State, and 15 percent moved to a noncontiguous State. Although differing in proportions, older movers followed a pattern quite similar to that of movers of all ages as shown in the table below.

GENERAL MOBILITY, PERSONS AGED 4-64 AND 65+, 1975-80

(Numbers in thousands)

Region and residence in 1980 compared to region and residence in 1975	4-64			65+		
	Number	Percent	Percent ¹	Number	Percent	Percent ¹
Total in 1980	178,473	100.0		23,743	100.0	
Same house (nonmovers)	88,550	49.6		18,707	78.8	
Different house in United States (movers)	86,198	48.3	100.0	4,948	20.8	100.0
Same county	49,279	27.6	57.2	2,840	12.0	57.4
Different county	36,918	20.7	42.8	2,109	8.9	42.6
Same State	19,468	10.9	22.6	1,108	4.7	22.4

GENERAL MOBILITY, PERSONS AGED 4-64 AND 65+, 1975-80—Continued

(Numbers in thousands)

Region and residence in 1980 compared to region and residence in 1975	4-64			65+		
	Number	Percent	Percent ¹	Number	Percent	Percent ¹
Different State.....	17,451	9.8	20.2	1,000	4.2	20.2
Contiguous.....	5,416	3.0	6.3	267	1.1	5.4
Noncontiguous.....	12,035	6.7	14.0	733	3.1	14.8
Northeast in 1975.....	3,354	2.0	4.1	257	1.1	5.2
North Central in 1975.....	4,470	2.5	5.2	285	1.2	5.8
South in 1975.....	5,613	3.1	6.5	267	1.1	5.4
West in 1975.....	3,809	2.1	4.4	191	.8	3.9
Movers from abroad.....	3,725	2.1	4.3	88	.4	1.8
Northeast in 1980.....	39,732	100.0	.....	5,697	100.0	.....
Same house (nonmovers).....	23,500	59.1	.....	4,714	82.7	.....
Different house in United States (movers).....	15,422	38.8	100.0	964	16.9	100.0
Same county.....	10,143	25.5	65.8	608	10.7	63.1
Different county.....	5,460	13.7	35.4	355	6.2	36.8
Same State.....	3,253	8.2	21.1	236	4.1	24.5
Different State.....	2,207	5.6	14.3	119	2.1	12.3
Northeast in 1975.....	1,139	2.9	7.4	80	1.4	8.3
North Central in 1975.....	266	.7	1.7	2	.....	.2
South in 1975.....	559	1.4	3.6	30	.5	3.1
West in 1975.....	242	.6	1.6	7	.1	.7
Movers from abroad.....	810	2.0	5.3	19	.3	2.0
North Central in 1980.....	47,388	100.0	.....	6,156	100.0	.....
Same house (nonmovers).....	24,554	51.8	.....	5,028	81.7	.....
Different house in United States (movers).....	22,283	47.0	100.0	1,121	18.2	100.0
Same county.....	13,408	28.3	60.2	746	12.1	66.5
Different county.....	8,874	18.7	39.8	376	6.1	33.5
Same State.....	5,411	11.4	24.3	256	4.2	22.8
Different State.....	3,463	7.3	15.5	120	1.9	10.7
Northeast in 1975.....	407	.9	1.8	5	.1	.4
North Central in 1975.....	1,539	3.2	6.9	50	.8	4.5
South in 1975.....	915	1.9	4.1	35	.6	3.1
West in 1975.....	602	1.3	2.7	29	.5	2.6
Movers from abroad.....	552	1.2	2.5	6	.1	.5
South in 1980.....	57,885	100.0	.....	7,857	100.0	.....
Same house (nonmovers).....	27,335	47.2	.....	6,189	78.8	.....
Different house in United States (movers).....	29,477	50.9	100.0	1,661	21.1	100.0
Same county.....	15,539	26.8	52.7	858	10.9	51.7
Different county.....	13,937	24.1	47.3	804	10.2	48.4
Same State.....	6,767	11.7	23.0	330	4.2	19.9
Different State.....	7,170	12.4	24.3	474	6.0	28.5
Northeast in 1975.....	1,339	2.3	4.5	113	1.4	6.8
North Central in 1975.....	1,545	2.7	5.2	143	1.8	8.6
South in 1975.....	3,281	5.7	11.1	159	2.0	9.6
West in 1975.....	1,004	1.7	3.4	60	.8	3.6
Movers from abroad.....	1,074	1.9	3.6	7	.1	.4

GENERAL MOBILITY, PERSONS AGED 4-64 AND 65+, 1975-80—Continued

(Numbers in thousands)

Region and residence in 1980 compared to region and residence in 1975	4-64			65+		
	Number	Percent	Percent ¹	Number	Percent	Percent ¹
West in 1980.....	33,467	100.0		4,034	100.0	
Same house (nonmovers).....	13,161	39.3		2,776	68.8	
Different house in United States (movers).....	19,016	57.1	100.0	1,202	29.8	100.0
Same county.....	10,369	31.0	54.5	628	15.6	52.2
Different county.....	8,647	25.8	45.5	574	14.2	47.8
Same State.....	4,036	12.1	21.2	286	7.1	23.8
Different State.....	4,611	13.8	24.2	288	7.1	24.0
Northeast in 1975.....	668	2.0	3.5	59	1.5	4.9
North Central in 1975.....	1,120	3.3	5.9	90	2.2	7.5
South in 1975.....	858	2.6	4.5	43	1.1	3.6
West in 1975.....	1,965	5.9	10.3	95	2.4	7.9
Movers from abroad.....	1,290	3.9	6.8	56	1.4	4.7

¹ Number of movers equals 100 percent.

A special analysis of the regional pattern of interstate movers over the 5-year period 1975-1980 (see table below) shows some degree of concentration of movement but very far from the stereotypical belief of a large flow to the "sunbelt." First of all, only 1 million (4.2 percent or every 25th) of the older noninstitutionalized population in 1980 reported an interstate move in the previous 5 years; this represents about a fifth (20.2 percent) of the movers.

Starting with residence in 1975, of the 257,000 who lived in the Northeast and moved, about 30 percent moved to another State in the Northeast, 44 percent moved to the South, and 23 percent to the West. Of the 285,000 movers who lived in the North Central States in 1975, about 18 percent moved to another State within the region, 50 percent moved to the South and 32 percent to the West. Of the 269,000 movers who lived in the South in 1975, almost 60 percent moved within the South, about 24 percent moved northwards, and some 16 percent moved West. Of the 191,000 older movers who lived in a Western State in 1975, about half moved within the West and 31 percent to a State in the South.

REGIONAL PATTERNS FOR INTERSTATE MOVERS AGED 65+, 1975-80

Residence	Residence in 1975				
	Total	Northeast	North Central	South	West
Total number (thousands).....	1,000	257	285	269	191
Northeast.....	119	80	2	30	7
North Central.....	119	5	50	35	29
South.....	475	113	143	159	60
West.....	287	59	90	43	95
Total percent (1975).....	100.0	100.0	100.0	100.0	100.0
Northeast.....	11.9	31.1	.7	11.2	3.7
North Central.....	11.9	1.9	17.5	13.2	15.2
South.....	47.5	44.0	50.2	59.6	31.4
West.....	28.7	23.0	31.6	16.1	49.7
Total percent (1980).....	100.0	25.7	28.5	26.7	19.1
Northeast.....	100.0	67.2	1.7	25.2	5.9
North Central.....	100.0	4.2	42.0	29.4	24.4
South.....	100.0	25.1	30.1	33.5	12.6
West.....	100.0	20.6	31.4	15.0	33.1

Detailed Mobility

In 1980, 18.7 million or about 79 percent of the noninstitutionalized older people reported that they lived in the same house as they did in 1975. A quarter of these nonmovers were living within the central city of a metropolitan area, 26 percent were still living in a suburb, and about 29 percent were still in a nonmetropolitan area.

Of the 4.9 million movers (21 percent of the older population), 44 percent reported a move within the same metropolitan area with 20 percent moving within the central city, 15.2 percent moving within the suburbs, and 8.7 percent between the central city and the suburbs (both directions).

About 15 percent of the movers moved from one metropolitan area to another with about a third of these moving from a suburb in one area to a suburb in the new area.

More than a quarter of the movers moved from one nonmetropolitan area to another nonmetropolitan area with the remaining 15 percent of the movers moving in a criss-cross pattern (see table below).

DETAILED MOBILITY, PERSONS AGED 4-64 AND 65+, 1975-80

(Numbers in thousands)

Residence in 1980 compared to residence in 1975 ¹	4-64			65+		
	Number	Percent	Percent *	Number	Percent	Percent *
Total.....	178,473	100.0		23,743	100.0	
Same house (nonmovers).....	88,550	49.6		18,707	78.8	
CC of SMSA ²	22,823	12.8		5,657	23.8	
Balance of SMSA.....	37,211	20.8		6,175	26.0	
Outside SMSA.....	28,515	16.0		6,876	29.0	
Different house within United States (movers).....	86,198	48.3	100.0	4,948	20.8	100.0
Within same SMSA.....	39,452	22.1	45.8	2,167	9.1	43.8
Within CC.....	14,775	8.3	17.1	990	4.2	20.0
Within balance of SMSA.....	16,541	9.3	19.2	751	3.2	15.2
CC to balance of SMSA.....	5,749	3.2	6.7	320	1.3	6.5
Balance of SMSA to CC.....	2,385	1.3	2.8	108	.5	2.2
Between SMSA's.....	13,798	7.7	16.0	753	3.2	15.2
Between CC's.....	3,239	1.8	3.8	152	.6	3.1
Between balance of SMSA's.....	4,948	2.8	5.7	247	1.0	5.0
CC to balance of SMSA.....	3,723	2.1	4.3	234	1.0	4.7
Balance of SMSA to CC.....	1,885	1.1	2.2	121	.5	2.4
From outside SMSA to an SMSA.....	5,736	3.2	6.7	257	1.1	5.2
To CC.....	2,300	1.3	2.7	91	.4	1.8
To balance of SMSA.....	3,437	1.9	4.0	165	.7	3.3
From SMSA to outside SMSA.....	6,856	3.8	8.0	481	2.0	9.7
From CC.....	3,007	1.7	3.5	204	.9	4.1
From balance of SMSA.....	3,850	2.2	4.5	277	1.2	5.6
Outside SMSA at both dates.....	20,358	11.4	23.6	1,289	5.4	26.1
Movers from abroad.....	3,725	2.1		88	.4	
To CC of SMSA.....	1,587	.9		44	.2	
To balance of SMSA.....	1,509	.8		32	.1	
To outside SMSA.....	629	.4		12		

¹ CC = Central city. SMSA = Standard metropolitan statistical area.

* Number of movers = 100 percent.

VETERANS ¹⁵PROJECTED TOTAL MALE POPULATION AND NUMBER OF VETERANS ¹ AGED 65+, 1980, 1990, AND 2000

[Numbers in thousands]

Age	1980			1990			2000		
	Males	Veterans ¹		Males	Veterans ¹		Males	Veterans ¹	
		Number	Percent		Number	Percent		Number	Percent
65+	10,302	2,960	28.7	12,000	7,688	64.1	12,716	9,007	70.8
65-69	3,902	1,510	38.7	4,471	3,704	82.8	4,152	2,317	55.8
70-74	2,853	710	24.9	3,281	2,467	75.2	3,521	2,449	69.6
75-79	1,847	186	10.1	2,148	970	45.2	2,509	2,353	93.8
80-84	1,019	299	29.3	1,264	372	29.4	1,472	1,334	90.6
85+	681	255	37.4	836	175	20.9	1,062	554	52.2

¹ Includes a small number of female veterans (2.0 percent of total veterans aged 45-64 and 2.4 percent of total veterans aged 65+ in 1981).

As may be seen from the above table, veterans are an increasing-ly large proportion of the older male population, reaching 64.1 percent within the next 10 years and 70.8 percent within 20 years. Aware of this rapidly increasing responsibility, the Veterans Administration has initiated a large number of programs in domiciliary, home, and institutional care areas, as well as extensive research in both the biomedical and social/behavioral aspects of health and aging. Beginning in 1973, the Veterans Administration has established 8 geriatric research, education, and clinical centers (GRECC) serving 10 VA medical centers scattered across the country from Massachusetts to California, providing both direct programs and support to the other VA programs and facilities.

In 1981, the Veterans Administration spent \$1.62 billion in health care of the older veterans.

EMPLOYMENT ¹⁶

In 1900, the male labor force numbered 27,640,000. In the 45-64 age group, there were 4,958,000 men in the labor force out of a total male population in this age group of 5,465,000 or a labor force participation rate of 90.3. The 65+ male population totaled 1,555,000 so the 987,000 in the labor force represented a rate of 63.1. In the female labor force of 4,999,000, there were 672,000 aged 45-64 in the labor force or 13.6 percent of the 4,935,000 women aged 45-64 in the population. In the 65+ group, there were 127,000 in the labor force out of a population of 1,525,000 older women or a rate of 8.3.

Between 1900 and 1950, the male 45-64 labor force participation rate remained relatively constant while the 65+ rate fell rapidly, especially after the onset of the depression of the 1930's and the passage of the Social Security Act. The 45-64 rate for women showed a steady increase as women entered the labor market but the 65+ rate moved slowly between 8 and 10 percent.

¹⁵ Based on data supplied by the Veterans Administration and a special site visit survey of VA geriatric research, education, and clinical centers (GRECC).¹⁶ Computed from published and unpublished data supplied by the Department of Labor.

The following table analyzes the trends since 1950 in some detail. The long-term trends for women continue as previously but for men the decrease in labor force participation has moved down to just below 60 years of age. This "early retirement" phenomenon (which also showed up in the increase in the number of persons claiming social security payments prior to age 65, even at reduced benefit amounts) is probably a combination of persons under 65 voluntarily opting for early retirement (especially if they have other retirement income), of persons unable to find jobs in their later years (the so-called discouraged worker), and of persons who for health or physical reasons cannot continue to work.

CIVILIAN LABOR FORCE PARTICIPATION RATES, PERSONS AGED 45+, BY AGE GROUP AND SEX, 1950-80

Sex and age group	1950	1955	1960	1965	1970	1975	1980
Men:							
10-year groups:							
45-54.....	95.8	96.5	95.7	95.6	94.2	92.1	91.2
55-64.....	86.9	87.9	86.8	84.6	82.0	75.8	72.3
65+.....	45.8	39.6	33.1	27.9	26.8	21.7	19.1
5-year groups:							
45-49.....	(1)	97.1	96.6	96.1	95.3	94.1	93.3
50-54.....	(1)	95.7	94.7	95.0	93.1	90.1	89.3
55-59.....	(1)	92.5	91.6	90.2	89.5	84.4	81.9
60-64.....	(1)	82.5	81.1	78.0	75.0	65.7	61.0
65+.....	45.8	39.6	33.1	27.9	26.8	21.7	19.1
Women:							
10-year groups:							
45-54.....	37.9	43.8	49.8	50.9	54.4	54.6	59.9
55-64.....	27.0	32.5	37.2	41.4	43.0	41.0	41.5
65+.....	9.7	10.6	10.8	10.0	9.7	8.3	8.1
5-year groups:							
45-49.....	(1)	45.9	50.7	51.7	55.0	55.9	62.1
50-54.....	(1)	41.5	48.7	50.1	53.8	53.3	57.8
55-59.....	(1)	35.6	42.2	47.1	50.4	47.9	48.6
60-64.....	(1)	29.0	31.4	34.0	36.1	33.3	33.3
65+.....	9.7	10.6	10.8	10.0	9.7	8.3	8.1

¹ Not available.

The following table presents a more detailed analysis of the labor force and the status of its components for the monthly averages in 1981 by sex and 5-year age groupings. Noteworthy are the sharp decreases in labor force participation rates with increasing age, the increase in the proportion of employed workers in agriculture with advancing age, especially for men, and the decrease in unemployment rate (though not the duration of unemployment).

LABOR FORCE STATUS OF THE 45+ CIVILIAN NONINSTITUTIONAL POPULATION, BY AGE GROUP AND SEX, MONTHLY AVERAGE 1981

[Numbers in thousands]

Status	45-49	50-54	55-59	60-64	65 +			
					Total	65-69	70-74	75 +
Male:								
Total.....	5,301	5,496	5,423	4,728	10,169	3,889	2,875	3,405
In labor force.....	4,948	4,920	4,404	2,766	1,865	1,080	480	305
Participation rate.....	93.3	89.5	81.2	58.5	18.3	27.8	16.7	9.0
Employed.....	4,741	4,737	4,243	2,666	1,812	1,046	470	296
Agriculture.....	193	198	220	200	269	139	72	58
Percent of employed.....	4.1	4.2	5.2	7.5	14.8	13.3	15.3	19.6
Nonagriculture.....	4,548	4,539	4,023	2,466	1,543	908	397	238
Unemployed.....	207	183	161	100	54	34	11	9
Rate.....	4.2	3.7	3.7	3.6	2.9	3.2	2.3	2.9
Not in labor force.....	353	575	1,019	1,962	8,303	2,808	2,395	3,100
Percent of total.....	6.7	10.5	18.8	41.5	81.7	72.2	83.3	91.0
Female:								
Total.....	5,650	5,975	6,094	5,511	14,681	4,869	3,964	5,848
In labor force.....	3,628	3,474	3,003	1,796	1,176	724	293	159
Participation rate.....	64.2	58.1	49.3	32.6	8.0	14.9	7.4	2.7
Employed.....	3,449	3,327	2,883	1,732	1,132	694	283	155
Agriculture.....	59	58	57	33	36	19	9	8
Percent of employed.....	1.7	1.7	2.0	1.9	3.2	2.7	3.2	5.2
Nonagriculture.....	3,390	3,270	2,827	1,699	1,099	675	276	148
Unemployed.....	178	167	120	64	43	30	9	4
Rate.....	4.9	4.2	4.0	3.6	3.7	4.1	3.1	2.4
Not in labor force.....	2,022	2,501	3,091	3,714	13,503	4,145	3,669	5,689
Percent of total.....	35.8	41.9	50.7	67.4	92.0	85.1	92.6	97.3

The following table analyzes the employment and unemployment status for the monthly averages in 1981 for older members of the labor force according to their full-time or part-time attachment to the labor force. Especially noteworthy is the very rapid increase in the proportion of part-time workers, both men and women, with advancing age.

FULL-TIME/PART-TIME STATUS OF THE CIVILIAN NONINSTITUTIONAL POPULATION, BY AGE GROUP AND SEX, MONTHLY AVERAGE 1981

[Numbers in thousands]

	Status	45-54	55-64	65+
Male:				
Full-time labor force.....		9,685	6,779	1,044
Employed.....		9,306	6,551	1,020
Full time.....		9,047	6,354	949
Part time (economic reasons).....		249	197	71
Unemployed.....		379	228	24
Rate.....		3.9	3.4	2.3
Part-time labor force.....		183	391	822
Percent of total labor force.....		1.9	5.4	44.1
Employed part time.....		171	358	791
Percent of total employed.....		1.8	5.2	43.7
Unemployed.....		11	32	31
Rate.....		6.2	8.3	3.8
Percent of total unemployed.....		2.9	12.4	56.8

**FULL-TIME/PART-TIME STATUS OF THE CIVILIAN NONINSTITUTIONAL POPULATION, BY AGE GROUP
AND SEX, MONTHLY AVERAGE 1981—Continued**

(Numbers in thousands)

Status	45-54	55-64	65+
Female:			
Full-time labor force.....	5,687	3,706	525
Employed.....	5,422	3,562	506
Full time.....	5,087	3,329	455
Part time (economic reasons).....	335	233	51
Unemployed.....	265	144	20
Rate.....	4.7	3.9	3.8
Part-time labor force.....	1,415	1,093	651
Percent of total labor force.....	19.9	22.8	56.3
Employed part time.....	1,355	1,054	628
Percent of total employed.....	20.0	22.8	55.4
Unemployed.....	60	40	23
Rate.....	4.2	3.6	3.5
Percent of total unemployed.....	18.4	21.6	53.9

AUTOMOBILE OWNERSHIP¹⁷

As is true for major household appliances, automobile ownership by older households is well below that of households with younger heads but part of the difference depends on income level rather than age, health, or choice. A 1974 survey showed that 62 percent of older households owned at least one car as compared with 86 percent for the younger. There is, however, a strong relationship between income level and auto ownership at all ages so the lower income level of the older households accounts in part for the lower ownership rate. Other factors are also present.

PROJECTIONS

(Note: Revised projections based on the 1980 decennial census counts and new assumptions will be released later in 1982. The projections below should be used with caution.)

The "safest" Census Bureau projections of the size and composition of the population through 2050 are the so-called "Series II" projections, which are based on an ultimate cohort fertility rate of 2.1 (2.1 children per woman or eventual zero population growth), small improvements in life expectancy (including that for older persons), narrowing of the gap between whites and blacks, constant 400,000 net immigration, but no new major medical "cures" of chronic diseases.

These projections show a total population of 260.4 million by 2000 with 31.8 million or 12.2 percent aged 65+ (11.3 percent in 1980). The number of 85+ persons would almost double to 3.8 million and the ratio of 65+ women to men would rise to 150/100 as compared to 148/100 in 1980.

¹⁷ Basic data from the discontinued Census Bureau series on consumer buying intentions.

POPULATION PROJECTIONS (SERIES II). TOTAL 65+, 1980-2050

(Numbers in thousands)

Year	All ages	65+				
		Total		Male	Female	
		Number	Percent of all ages		Number	Per 100 men
1980 ¹	226,505	25,544	11.3	10,302	15,241	148
1985	232,880	27,305	11.7	11,012	16,293	148
1990	243,513	29,824	12.3	11,999	17,824	149
1995	252,750	31,401	12.4	12,602	18,799	149
2000	260,378	31,822	12.2	12,717	19,105	150
2005	267,603	32,436	12.1	12,924	19,512	151
2010	275,335	34,837	12.7	13,978	20,858	149
2015	283,164	39,519	14.0	16,063	23,456	146
2020	290,115	45,102	15.6	18,468	26,634	144
2025	295,742	50,920	17.2	20,861	30,059	144
2030	300,349	55,024	18.3	22,399	32,624	146
2035	304,486	55,805	18.3	22,434	33,371	149
2040	308,400	54,925	17.8	21,816	33,108	152
2045	312,054	54,009	17.3	21,335	32,674	153
2050	315,622	55,494	17.6	22,055	33,439	152

¹ 1980 census enumeration.

If the present fertility rate of approximately 1.8 (children per women) should continue at this low level rather than the 2.1 rate (zero population growth) assumed above, the size of the total population would be smaller but the *proportion* of older people would be greater. The increasing number and proportion of older persons reflects both the impact of longer life expectancy and the movement of the post-World War II baby boom through the population pyramid. Projections based on lower fertility rates also show a much smaller rate of growth for the older population after 2030 when today's babies and youngsters start reaching age 65.

The above projections represent averages for the whole 65+ age group as if it were a homogeneous mass. Important differences by sex and age group within the 65+ population are as follows:

PROJECTED TRENDS WITHIN THE 65+ AGE GROUP, 1976-2050

(Percent change)

Sex and age	1976-2000	2000-2025	2025-2050
Both sexes, 65+	+38.8	+60.0	+9.0
65-74	+22.8	+77.5	-6.7
75-84	+56.9	+41.1	+14.9
85+	+91.1	+32.4	+91.6
Male, 65+	+35.8	+64.0	+5.7
65-74	+24.4	+79.1	-6.3
75-84	+55.0	+44.1	+13.5
85+	+68.8	+29.9	+92.9
Female, 65+	+40.8	+57.3	+11.2
65-74	+21.6	+76.2	-7.1
75-84	+58.0	+39.4	+14.3
85+	+101.4	+33.4	+91.1

Thus, comparison of the approximately 25-year timespans shows continuing increase to 2000, very rapid growth from 2000 to 2025 as

the postwar babies reach the later years, then a sharp deceleration as the current low birth rates are reflected in a smaller cohort reaching age 65. Significantly, the usually more rapid growth in the number of older women is reversed in the 2000-2025 period. But of even greater note is the fact that between now and 2000 the oldest part of the older population will grow most rapidly, then be reversed between 2000 and 2025 and return to the current trend after 2025 when all rates of growth will be much slower, especially in the "younger" aged.

DEPENDENCY RATIOS

Does the age shift in the population distribution create insurmountable "burdens"? Computation of a gross dependency ratio based on the assumption that the young (under 18) and the old (65+) are dependent on the middle, so-called "productive age" population, tends to show a quite reasonable "burden" on the middle groups under reasonable economic and labor force assumptions, especially in light of the higher ratios in the past, as follows:

Year	Number under 18 per 100 aged 18-64	Number 65+ per 100 aged 18-64	Total
1930	58.9	9.1	68.0
1940	48.9	11.0	59.9
1950	51.0	13.4	64.4
1960	65.1	16.8	81.9
1970	61.4	17.7	79.1
1980	47.2	18.6	65.8
1990 ¹	43.5	20.0	63.5
2000 ¹	43.2	19.9	63.1
2010 ¹	39.2	20.2	59.4
2020 ¹	41.2	26.0	67.2
2030 ¹	42.0	31.8	73.8
2040 ¹	41.2	30.6	71.8
2050 ¹	41.7	30.2	71.9

¹ Projections, series II.

EXHIBIT A

RECENT STATE TRENDS IN THE OLDER POPULATION, 1970-1980^{1a}

Between 1970 and 1980, the Nation's older population (65+) increased from 20 million to 25.5 million and from 9.8 percent to 11.3 percent of the total population. As has been true for most of the 20th century, the older population grew considerably faster in 1970-1980 (27.9 percent) than did the under-65 population (9.7 percent). These national trends, however, represent the averaging out of a variety of different State trends. Details and analyses are presented below.

PROPORTION OF THE POPULATION AGED 65+

For the Nation as a whole (50 States and the District of Columbia), the proportion of the total population in the 65+ group rose from 9.8 percent in 1970 to 11.3 percent in 1980. The proportions ranged from lows of 2.9 percent in Alaska and 7.5 percent in Utah to highs of 13.7 percent in Arkansas and 17.3 percent in Florida.

In Wyoming, the only State where the under-65 group grew faster than the 65+, the proportion of older persons dropped from 9.1 percent in 1970 to 8.0 percent in 1980. In 13 States, the increase in the proportion of the State's aged population was less than one percentage point; in 26 States, it was between one and two percentage points; and in 11 States, the increase was greater than two percentage points.

SUMMARY: STATES BY PERCENT OF TOTAL STATE POPULATION AGED 65+, 1980

Percent	State	Number
17.3	Florida	1
13.4-14.3	Arkansas, Rhode Island	2
12.4-13.3	Iowa, Missouri, South Dakota, Nebraska, Kansas, Pennsylvania, Massachusetts, Maine, Oklahoma	9
11.4-12.3	New York, North Dakota, West Virginia, Wisconsin, Minnesota, Connecticut, New Jersey, District of Columbia, Mississippi, Oregon, Vermont	11
11.3 ¹	Alabama, Arizona, Tennessee	3
10.3-11.2	Kentucky, New Hampshire, Illinois, Ohio, Indiana, Montana, Washington	7
9.3-10.2	California, North Carolina, Delaware, Idaho, Michigan, Louisiana, Texas, Georgia, Maryland, Virginia	10
8.3-9.2	South Carolina, New Mexico, Colorado	3
7.3-8.2	Nevada, Wyoming, Hawaii, Utah	4
2.9	Alaska	1
Total		51

¹ National average

^{1a} Computed from reports from the 1970 and 1980 census enumerations.

DISTRIBUTION AMONG THE STATES

The older population tends to be distributed among the States in the same general pattern as the total population except that there is a slightly greater concentration of older persons in some of the larger States. In the analytical table by State rank order (see last table of this Exhibit), at the points where the States in the total population column and the 65+ population match exactly, the percentages are as follows:

States	All ages		Age 65+	
	Percentage of United States	Cumulative	Percentage of United States	Cumulative
California.....	10.4	10.4	9.4	9.4
New York.....	7.7	18.1	8.5	17.9
Texas, Pennsylvania, Illinois, Ohio, Florida.....	25.6	43.7	27.5	45.4
Michigan.....	4.1	47.8	3.6	49.0
New Jersey.....	3.3	51.1	3.4	52.4
North Carolina, Massachusetts, Indiana, Georgia, Virginia, Missouri, Wisconsin, Tennessee.....	18.6	69.7	18.2	70.6
Maryland, Louisiana, Washington, Minnesota, Alabama, Kentucky.....	10.7	80.4	10.1	80.7
South Carolina, Connecticut, Oklahoma, Iowa, Colorado, Arizona, Oregon, Mississippi, Kansas, Arkansas.....	12.2	92.6	12.4	93.1
West Virginia.....	.9	93.5	.9	94.0
Nebraska.....	.7	94.2	.8	94.8
Utah, New Mexico, Maine, Hawaii, Rhode Island, Idaho, New Hampshire, Nevada, Montana, South Dakota, North Dakota, District of Columbia.....	4.9	99.1	4.7	99.5
Delaware.....	.3	99.4	.2	99.7
Vermont.....	.2	99.6	.2	99.9
Wyoming.....	.2	99.8	.1	100.0
Alaska.....	.2	100.0		100.0

ANALYSIS OF RESIDENT POPULATION AGED 65+, BY STATE, 1970 AND 1980

State	Number (thousands)		Percent increase		Percent of all ages		State rank					
	1970 ¹	1980	1960-70	1970-80	1970	1980	Number		Percent increase		Percent of all ages	
							1970	1980	1960-70	1970-80	1970	1980
Total, 51 States.....	19,972	25,544	21.1	27.9	9.8	11.3						
Alabama.....	324	440	24.7	35.8	9.4	11.3	21	19	16	14	30	24
Alaska.....	7	12	27.9	71.4	2.3	2.9	51	51	11	4	51	51
Arizona.....	161	307	79.0	90.7	9.1	11.3	35	28	1	2	34	25
Arkansas.....	237	312	22.0	31.6	12.3	13.7	28	27	21	24	3	2
California.....	1,792	2,415	30.9	34.8	9.0	10.2	2	1	9	16	36	34
Colorado.....	187	247	18.8	32.1	8.5	8.6	33	33	24	22	38	46
Connecticut.....	288	365	19.1	26.7	9.5	11.7	26	26	23	26	27	18
Delaware.....	44	59	22.6	34.1	8.0	10.0	48	48	20	18	42	36
District of Columbia.....	70	74	2.4	5.7	9.3	11.6	41	46	51	51	32	20
Florida.....	985	1,685	78.2	71.1	14.5	17.3	7	3	2	5	1	1
Georgia.....	365	517	26.4	41.6	8.0	9.5	17	16	15	9	42	41
Hawaii.....	44	76	51.3	72.7	5.7	7.9	47	45	4	3	50	49
Idaho.....	67	94	16.3	40.3	9.5	9.9	44	41	29	11	27	37
Illinois.....	1,089	1,261	12.2	15.8	9.8	11.0	4	6	40	44	24	29
Indiana.....	492	585	10.8	18.9	9.5	10.7	12	13	45	40	27	31
Iowa.....	349	387	6.9	10.9	12.4	13.3	19	24	49	49	2	4
Kansas.....	265	306	10.8	15.5	11.8	13.0	27	29	45	45	7	8
Kentucky.....	336	410	15.1	22.0	10.4	11.2	20	21	35	35	21	27
Louisiana.....	305	404	27.0	32.5	8.4	9.6	23	22	12	21	39	39
Maine.....	114	141	7.6	23.7	11.5	12.5	36	36	48	31	9	11
Maryland.....	298	396	32.3	32.9	7.6	9.4	25	23	8	20	45	42
Massachusetts.....	633	727	11.3	14.8	11.1	12.7	10	10	43	46	10	10
Michigan.....	749	912	18.0	21.8	8.4	9.8	8	8	25	36	39	38
Minnesota.....	407	480	15.4	17.9	10.7	11.8	15	18	33	41	14	17
Mississippi.....	221	289	17.0	30.8	10.0	11.5	30	31	27	25	22	21
Missouri.....	558	648	11.4	16.1	11.9	13.2	11	11	42	43	6	5
Montana.....	68	85	5.1	25.0	9.9	10.7	43	43	50	29	23	32
Nebraska.....	183	206	11.8	12.6	12.3	13.1	34	35	41	48	3	7
Nevada.....	31	66	70.4	112.9	6.3	8.2	49	47	3	1	49	47
New Hampshire.....	78	103	15.8	32.1	10.6	11.2	39	40	31	22	19	28
New Jersey.....	694	860	24.4	23.9	9.7	11.7	9	9	17	30	25	19
New Mexico.....	70	116	37.7	65.7	6.9	8.9	42	38	5	6	48	45
New York.....	1,951	2,161	15.8	10.8	10.7	12.3	1	2	31	50	14	13
N. Carolina.....	412	602	32.7	46.1	8.1	10.2	14	12	7	8	41	35
North Dakota.....	66	80	13.3	21.2	10.7	12.3	45	44	36	37	14	14
Ohio.....	993	1,169	11.2	17.7	9.3	10.8	5	7	44	42	32	30
Oklahoma.....	299	376	20.1	25.8	11.7	12.4	24	25	22	28	8	12
Oregon.....	226	303	23.5	34.1	10.8	11.5	29	30	19	18	13	22
Pennsylvania.....	1,267	1,531	12.7	20.8	10.7	12.9	3	4	37	38	14	9
Rhode Island.....	104	127	16.1	22.1	10.9	13.4	37	37	30	34	12	3
S. Carolina.....	190	287	26.8	51.1	7.3	9.2	32	32	13	7	46	44
South Dakota.....	80	91	12.5	13.8	12.1	13.2	38	42	38	47	5	6
Tennessee.....	382	518	24.0	35.6	9.7	11.3	15	15	18	15	25	26
Texas.....	988	1,371	32.9	38.8	8.8	9.6	6	5	6	12	37	40
Utah.....	77	109	29.4	41.6	7.3	7.5	40	39	10	9	46	50
Vermont.....	47	58	8.6	23.4	10.6	11.4	46	49	47	32	19	23
Virginia.....	364	505	26.6	38.7	7.8	9.4	18	17	14	13	44	43
Washington.....	320	431	15.4	34.7	9.4	10.4	22	20	33	17	30	33
West Virginia.....	194	238	12.5	22.7	11.1	12.2	31	34	38	33	10	15
Wisconsin.....	471	564	17.4	19.7	10.7	12.0	13	14	26	30	14	16
Wyoming.....	30	38	16.6	26.7	9.1	8.0	50	50	28	26	34	48

¹ Corrected for errors in number of centenarians.

RESIDENT POPULATION, TOTAL, ALL AGES, AND 65+, BY STATE IN RANK NUMBER ORDER, 1980

Rank	Total, all ages				Age 65 +			
	State	Number (thousands)	Percent		State	Number (thousands)	Percent	
			Distribution	Cumulative			Distribution	Cumulative
1	California	23,669	10.4	10.4	California	2,415	9.4	9.4
2	New York	17,557	7.7	18.1	New York	2,161	8.5	17.9
3	Texas	14,228	6.3	24.4	Florida	1,685	6.6	24.5
4	Pennsylvania	11,867	5.2	29.6	Pennsylvania	1,531	6.0	30.5
5	Illinois	11,418	5.0	34.6	Texas	1,371	5.4	35.9
6	Ohio	10,797	4.8	39.4	Illinois	1,261	4.9	40.8
7	Florida	9,740	4.3	43.7	Ohio	1,169	4.6	45.4
8	Michigan	9,258	4.1	47.8	Michigan	912	3.6	49.0
9	New Jersey	7,364	3.3	51.1	New Jersey	860	3.4	52.4
10	North Carolina	5,874	2.6	53.7	Massachusetts	727	2.8	55.2
11	Massachusetts	5,737	2.5	56.2	Missouri	648	2.5	57.7
12	Indiana	5,490	2.4	58.6	North Carolina	602	2.4	60.1
13	Georgia	5,464	2.4	61.0	Indiana	585	2.3	62.4
14	Virginia	5,346	2.4	63.4	Wisconsin	564	2.2	64.6
15	Missouri	4,917	2.2	65.6	Tennessee	518	2.0	66.6
16	Wisconsin	4,705	2.1	67.7	Georgia	517	2.0	68.6
17	Tennessee	4,591	2.0	69.7	Virginia	505	2.0	70.6
18	Maryland	4,216	1.9	71.6	Minnesota	480	1.9	72.5
19	Louisiana	4,204	1.9	73.5	Alabama	440	1.7	74.2
20	Washington	4,130	1.8	75.3	Washington	431	1.7	75.9
21	Minnesota	4,077	1.8	77.1	Kentucky	410	1.6	77.5
22	Alabama	3,890	1.7	78.8	Louisiana	404	1.6	79.1
23	Kentucky	3,661	1.6	80.4	Maryland	396	1.6	80.7
24	South Carolina	3,119	1.4	81.8	Iowa	387	1.5	82.2
25	Connecticut	3,108	1.4	83.2	Oklahoma	376	1.5	83.7
26	Oklahoma	3,025	1.3	84.5	Connecticut	365	1.4	85.1
27	Iowa	2,913	1.3	85.8	Arkansas	312	1.2	86.3
28	Colorado	2,889	1.3	87.1	Arizona	307	1.2	87.5
29	Arizona	2,718	1.2	88.3	Kansas	306	1.2	88.7
30	Oregon	2,633	1.2	89.5	Oregon	303	1.2	89.9
31	Mississippi	2,521	1.1	90.6	Mississippi	289	1.1	91.0
32	Kansas	2,363	1.0	91.6	South Carolina	287	1.1	92.1
33	Arkansas	2,286	1.0	92.6	Colorado	247	1.0	93.1
34	West Virginia	1,950	.9	93.5	West Virginia	238	.9	94.0
35	Nebraska	1,570	.7	94.2	Nebraska	206	.8	94.8
36	Utah	1,461	.6	94.8	Maine	141	.6	95.4
37	New Mexico	1,300	.6	95.4	Rhode Island	127	.5	95.9
38	Maine	1,125	.5	95.9	New Mexico	116	.5	96.4
39	Hawaii	965	.4	96.3	Utah	109	.4	96.8
40	Rhode Island	947	.4	96.7	New Hampshire	103	.4	97.2
41	Idaho	944	.4	97.1	Idaho	94	.4	97.6
42	New Hampshire	921	.4	97.5	South Dakota	91	.4	98.0
43	Nevada	799	.4	97.9	Montana	85	.3	98.3
44	Montana	787	.3	98.2	North Dakota	80	.3	98.6
45	South Dakota	690	.3	98.5	Hawaii	76	.3	98.9
46	North Dakota	653	.3	98.8	District of Columbia	74	.3	99.2
47	District of Columbia	638	.3	99.1	Nevada	66	.3	99.5
48	Delaware	595	.3	99.4	Delaware	59	.2	99.7
49	Vermont	511	.2	99.6	Vermont	58	.2	99.9
50	Wyoming	471	.2	99.8	Wyoming	37	.1	100.0
51	Alaska	400	.2	100.0	Alaska	12		100.0